

SPOTLIGHT

OCTOBER 2023

YOU

VS

YOU

YOU vs YOU



Steve Greer
Chief Executive Officer
American Income/
National Income Division

Competition has been a driving force in the development of our world. From the space race to the moon to the battles among tech companies to the competition in industry driving our economy, competition has been essential to progress.

When you conjure thoughts of competition, chances are you'll think of two or more contenders duking it out for glory, prizes, or titles, but the best kind of competition actually isn't against an outside competitor. In reality, the best kind of competition is the internal kind – it's the competition against *yourself*.

It might sound cliché, but when you think about it, there is absolutely no one better matched against you than

you. There is no better barometer for success than improving upon your own past accomplishments, and there is nothing more worthwhile than *consistent* self-improvement. Of course, that's the key – consistent self-improvement needs to be the aim, and you need to be champion over yourself on a regular basis.

Think of it this way: There is an internal duality in each of us. On the one hand, we each have a version of ourselves full of hesitation, doubt, and even fear. This is the version that, when it's allowed to dominate, has held us back from reaching our full potential. On the other hand, we also have a far superior version of ourselves. This is the version that is an ambitious visionary. This is the leader who is eager and willing to excel. This is the brave hero who is familiar with success and never shies away from a challenge. So naturally, the version you're competing against is that first version. And it's up to you to give the better version everything it needs to come out on top.

The best way to ensure victory for your best self is by choosing it, every day. It's

by choosing the better path, even if it's the more difficult one. It's by making the decision to improve, to chase excellence, and to attain the unattainable.

It won't always be easy. In fact, sometimes it will be incredibly difficult. But it will also be worth it. By choosing to perform at your best, to make every day better than the day before, and to be always working on becoming your best self, you're making sure the good guy wins. You're becoming the person your clients deserve, your team deserves, and most importantly, you deserve. You're doing exactly what you're meant to do.

It's true competition begets progress, even when – *especially* when – that competition is against your own self. So get focused. Get psyched. Get ready to push past any limitations and be the champion over anything that isn't your absolute best. Realize your incredible strength and have confidence in your ability to make the right choice. Then, choose you. Choose the best you. Choose the path that leads to excellence, and see how incredible your best self can be. 🏆

SPOTLIGHT

ARC.AllLife.com/Spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

CREATIVE DIRECTOR
Kate Pevnev

PHOTOGRAPHER
Kiran Fernandes

WRITER & COPY EDITOR
Ashlynn Buckner

LEAD DESIGNER
Mikailah Clark

SR. GRAPHIC DESIGNERS
Maggie Hill
Jonathan McGinnis

GRAPHIC DESIGNER
Taylor King

CONTRIBUTORS

Daniel Acton, Robyn Allen, Josh Arias, Alex Canto
Emma Bloomfield, Brynn Caccamo
Karen Curtis, Carrie Eckles, Lana Giebe
Angel Henderson, Johnny Matthies
Muñeca Moody-Yanez, Jessica Nelson
Pat Nevarez, Danielle Pizana, Orlando Rodriguez
Teresa Soto, Christina Speasmaker, Krystal Staggs
Destiny Tigner, Stephanie Villalvazo
Andrew Wesolick, Rhonda York

Spotlight is published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

HOME OFFICE
254-761-6400

WEBSITES
AllLife.com
NILife.com

AILLaptopOnDemand.com
NILICOLaptopOnDemand.com
AILAcademy.com

SOCIAL MEDIA

f **Globe Life AIL NIL Agency**
@ **AILNILAgency**
🎵 **AILNILAgency**
🐦 **AILNILAgency**

RECRUITING SUPPORT
AllLife.com/Recruiting



NEWS

OCTOBER 2023

VOL. 56 NO. 10

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NIL is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@AllLife.com.



Required Retention Rate

Effective Jan. 1, 2023, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: 75.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7-day hold should be uploaded or sent to Home Office by **Wednesday 11/22 before 2:00pm Central**. Paper apps excluded from the 7-day hold and PR credits should be sent to Home Office by **Tuesday 11/28**. eApp business excluded from the 7-day hold should be uploaded by **Thursday 11/30 before 4:30pm Central** to count for **November** production.

eApp cutoff has been extended to 3:30pm Central every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00pm Central cutoff time.

\$8,480,952

in total BONUSES were paid out this month by AIL/NIL. For more information on the monthly bonuses, turn to **Pages 44-53**.

\$9,427,356

in total August RENEWALS were paid out in September to 6,078 total agents.

Notes of Importance

To encourage each self-employed PR Rep to save for their retirement, AIL/NIL offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the specific details regarding contribution funds in the UFCW 1518, OPEIU 277 and UNIFOR 247 union agreements. For more information, contact **Tonia Stonum** at TStonum@ailife.com.

Correction

In the February and August 2023 issues of *Spotlight*, the wrong photo was shown for **Alex Tran**.



ALEX TRAN
Rookie Producer
Simon Arias
#8 January 2023 –
\$32,083 Net ALP
#16 July 2023 –
\$41,738 Net ALP

*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2024 Awards Presentation are: the Top SGA per category for Categories I-XIV will be recognized on highest percentage of Net ALP Growth. The top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2024 Convention Qualifications online at ARC.AllLife.com or ARC.NILife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to Waikiki Beach in Honolulu, Hawaii. The convention will be held May 1-4, 2024.



ANNIVERSARIES

43 YEARS OF SERVICE
Eric Giglione, SGA

41 YEARS OF SERVICE
Rick Altig, SGA

32 YEARS OF SERVICE
David Hausman, AGT

27 YEARS OF SERVICE
Joey Kennedy, GA

25 YEARS OF SERVICE
Pamela Drury, AGT

22 YEARS OF SERVICE
Kevin Appasamy, RGA

21 YEARS OF SERVICE
Karl White, SGA

20 YEARS OF SERVICE
Matthew Melhorn, MGA

19 YEARS OF SERVICE
Richard Barbour, AGT

18 YEARS OF SERVICE
Laura Fisher, SGA

17 YEARS OF SERVICE
Bobby Hamilton, RGA

16 YEARS OF SERVICE
Eugene Kashkin, AGT

15 YEARS OF SERVICE
Andrea Barenholtz, AGT

14 YEARS OF SERVICE
Lamine Diakhate, AGT

13 YEARS OF SERVICE
Craig Strompf, RGA

12 YEARS OF SERVICE
Patrick Bendure, SGA

11 YEARS OF SERVICE
Andrew Haskins, AGT

10 YEARS OF SERVICE
John Keliber, PR

Orett Nelson, AGT

Jeffery Thiel, MGA

16 YEARS OF SERVICE
Stephen Jubrey, RGA

15 YEARS OF SERVICE
Ryan McIntosh, MGA

James Hill, SGA

Tien H Nguyen, AGT

Stephanie Novel, AGT

14 YEARS OF SERVICE
Maurice Baritz, MGA

Djenabou Diallo, AGT

Lalitha Janardhanan, RGA

Ariana Jones, GA

Olga Tsymbal, AGT

13 YEARS OF SERVICE
Darrell Asbell, RGA

Matthew Conrad, RGA

Patrick Donovan, RGA

Dyoma Ramirez-Robles, AGT

12 YEARS OF SERVICE
Yussuf El-Zein, RGA

Bryan Froneyberger, AGT

Kyle Lewicki, SGA

Albert Serur, SGA

Carlo Trinidad, MGA

11 YEARS OF SERVICE
Daniel Bean, SA

Juanita Burton, AGT

Alex Smith, SA

Ifeanyi Ufondu, AGT

10 YEARS OF SERVICE
George Connell, AGT

Andrew Hynan, RGA

Joachim Jean, AGT

Kevin McKeen, PR

George O'Shea, SGA

Tobe Pope, AGT

Tiffany Tavormina, AGT

9 YEARS OF SERVICE
Toni-Ann Allen, RGA

Richard Bentley, AGT

Matthew Cessna, AGT

Tami Chaimov, RGA

Derek Foore, RGA

Amanda Peterson, RGA

Takiyah Smith, SA

Shayla Williamson, GA

8 YEARS OF SERVICE
Behrad Baghbanian, AGT

Morgan Breier, PR

Maurice Coleman, MGA

Francesca Veltri, RGA

7 YEARS OF SERVICE
Carmen Arroyo, MGA

Trevor Bailey, AGT

Taulant Bane, RGA

Johnathon Bogoslowski, SA

Gloria Feltz, AGT

Drew Herstine, SA

Sylvale Kalombo, RGA

Young Lee, AGT

Michelle Olivo, AGT

Dulce Paz, MGA

Beto Quintero, SGA

Harjeet Rana, MGA

6 YEARS OF SERVICE
Anthony Almeida, SGA

Frederick Baltimore, AGT

Nathan Brace, AGT

Nicholas Davis, MGA

Tristan Dlabik, SGA

Russell Erhardt, SA

Michael Ezeafulukwe, SGA

Adam Gignac, GA

Edward Hudson, AGT

Avion Johnson, MGA

Jeffery May, GA

Andrew McAllister, AGT

Aref Sayegh, AGT

James Sodan, RGA

5 YEARS OF SERVICE
Mauro Capozucca, MGA

Colin Desnoyers, AGT

Leah Marie Fielding, AGT

Kingsley Ibeh, RGA

Dennis Hernandez, AGT

3 YEARS OF SERVICE
Aisha Ahmad, SA

Borislav Angelovski, SA

Jacoby Barry, GA

Samuel Benton, SA

Jamie Beuschel, GA

Selale Booher, MGA

Sabra Bunn, AGT

Wade Campbell, GA

Taj Tumba, MGA

Christopher Curry, AGT

Christopher Dark, MGA

Tanya Diaz, MGA

4 YEARS OF SERVICE
Connor Brown, AGT

John Catalano, GA

Nuzha Daadouch, AGT

Edward Day, AGT

Vera Giles, GA

Kathryn Grant, AGT

Zackarea Hakim, RGA

Frederick Holguin, SA

Kari Johnson, GA

Rodney Jones, MGA

Jacob Krakora, GA

Lambert McElrath, AGT

Joseph Michelin, MGA

William Rol, PR

Cash Sampson, GA

Tristan Smith, GA

Endy Suriel, GA

Patrina Thomas, GA

Marc Verdejo, AGT

3 YEARS OF SERVICE
Aisha Ahmad, SA

Borislav Angelovski, SA

Jacoby Barry, GA

Samuel Benton, SA

Jamie Beuschel, GA

Selale Booher, MGA

Sabra Bunn, AGT

Wade Campbell, GA

Taj Tumba, MGA

Christopher Curry, AGT

Christopher Dark, MGA

Tanya Diaz, MGA

Shawn Feistamel, GA

Dale Fortune, MGA

Jaime Fuentes, SA

Jamil Fullman, GA

James Ganci, GA

Jennie Hayes, SA

Tristian Haynes, MGA

Daniel Hirsch, SA

Alvin Johnson, GA

Drew Johnson, GA

Rohan Johnson, SA

Mohammed Khurshid, SA

Jacob Krieger, MGA

Evelyn Leon-Perez, MGA

Vanessa Liddell, AGT

Kurt-James MacMillan, MGA

Savannah Marjamaa, AGT

Betania Maury Cermeno, GA

Anaka Moss, MGA

Alexis Naranjo, MGA

Kimberly Ramirez, SA

Jacob Reiter, MGA

Sean Saigeon, RGA

Sabrina Sloan, AGT

Steven Smith, AGT

Cross Steplowski, GA

Gary Louis-Charles, GA

Shannon Love, GA

Hollie Malo, SA

Miranda McKee, PR MGR

Jasmine Moreno, GA

Madison Morgain, MGA

2 YEARS OF SERVICE
Jason Ashline, AGT

Yendy Avellaneda, GA

Lindsay Cary, MGA

Mariah Cooper, SA

Robert Counts, SA

Kyle Dance, SA

Gabriel Del Vecchio, MGA

Riley Donovan, SA

Yusuf Ebrahimi, GA

Connor Fox, SA

Jason Goines, SA

Christopher Gulick, GA

Roger Harris, SA

Clarence Harvin, SA

Shane Havel, SA

Kaiden Herald, GA

Kassandra Holley, AGT

William Jenkins, SA

Madison Jones, SA

Kaisy Kahalany, MGA

Tammy Labombard, MGA

Nathan Labranche, AGT

Christine LaGambina, SA

Erica Lent, MGA

Gary Louis-Charles, GA

Drake Bauer, GA

Nicholas Beck, GA

Richecarde Blanchet, AGT

Jessica Boebe, GA

Jasmine Moreno, GA

Madison Morgain, MGA

Marjory Murat, SA

Charles Nacovsky, AGT

Sasha Oakes, GA

Celia O'Dell, PR

Lori Owen, AGT

Leonard Pedroso, SA

Melissa Quijano Martinez, SA

Leslie Rabina, AGT

Cindy Ramirez, GA

Bobby Ramjist, SA

Cassius Smith, AGT

Arjan Sopoti, SA

Piper Summey, AGT

Adam Telegraphis, GA

Matthew Thomas, GA

Yatianna Tirado, GA

Kylie Turner, AGT

James Wagner, AGT

Tyrus Whitehead, MGA

1 YEAR OF SERVICE
Ahmadreza Aghbolaghi, MGA

Nwakaego Agu, AGT

Manuel Alamo, GA

Luis Almaguer, GA

Heddy Bahena, GA

Dana Barrett, AGT

Shannon Love, GA

Nicholas Beck, GA

Richecarde Blanchet, AGT

Jessica Boebe, GA

Zachary Boker, SA

Abriel Bolton, SA

Diana Bonaduce Valencia, GA

Alliyah Borchert, AGT

MC Borrelli, AGT

Branden Bowman, MGA

John Brewer, SA

Michael Broadnax, GA

Denifah Bun-Tejan, AGT

John Burson, AGT

Hannah Cail, AGT

Kyle Carpenter, SA

Jiovanna Carrillo, SA

Karin Carrillo, SA

Dylan Casey, AGT

Mohamed Chaki, GA

Nelly Charles, SA

Amanda Chavira, AGT

Braxten Chenay, AGT

Caleb Chippus, GA

Alex Cho, SA

Nicole Chuma, SA

Jessica Claypool, GA

Krystal Colon, SA

Heather Conley, AGT

Jessyka Crum, SA

Diana Cruz, SA

Carlos Da Cruz, GA

Melissa Dalby, SA

Sean Deandrade, SA

Yelibeth Delgado, AGT

Wendy Dials, AGT

Cindy Duenas, AGT

Imane Ellassab, SA

Brandon Farias, SA

Valentin Fernandez, AGT

Cynthia Fisher, SA

Hillary Fisher, SA

Christina Flye, GA

Sara Freitas, SA

Stacey Glassman, AGT

Denice Esperanza Gomez, AGT

Joseph Goodrich, AGT

Jean Miller, SA

Kelly Hall, SA

Maegan Harber, SA

Taylor Heckel, AGT

Allie Henderson, GA

Emily Hillstrom, SA

Brittany Holbrook, SA

Delano Hudson, AGT

Brian Humphrey, AGT

Hugo Ibarra, GA

Rebecca Jackson, AGT

Keely Janzen, MGA

Yonathan Jaramillo, SA

Rita Jimenez, AGT

Moldavian Johnson, GA

Jennifer Joseph, MGA

Ku Khang, SA

Kandace Kleiner, AGT

Evan Labranche, SA

Nicholas Lancaster, SA

Averee Leonard, SA

Anthony Lepore, SA

Michael Lester, AGT

Jordan Lienau, SA

Michelle Linero Canal, SA

Elizabeth Lolio, AGT

John Lombardi, AGT

Henry Long, SA

David Lordan, SA

Michael Mabry, MGA

Safet Malushi, SA

Nadine Mangituka, AGT

Brandon Martin, AGT

Theryn Martin, SA

Amanda Masoud, AGT

Melissa-Dawn McCutcheon, SA

Michael McNeal, SA

Erica Mitchell, AGT

Megan Molloseau, SA

Theresa Monaghan, SA

Samuel Morao, AGT

Allison Morgan, SA

Miles Mustiful, SA

Sean Northgrave, GA

Cheri Okazaki, SA

Nicholas Opacian, MGA

Esteban Ortiz, SA

Wilmarie Otero, MGA

Randy Oviasogie, AGT

Taylor Palmer, SA

Griffin Parker, AGT

Aidan Price, MGA

Kevin Price, SA

Marques Price, GA

Susan Quassani, SA

Kywanna Reese, GA

Debbie Reyes, AGT

Jody Richardson, AGT

Greylla Rojas Pabon, SA

Oriana Romero-Vasquez, SA

Cheryl Rudolph, SA

Anthony Ruggiero, SA

Raymar Ruiz Ramos, SA

Jaroslava Ruzickova, AGT

Ethan Ryaboy, AGT

Christie Saikaly, AGT

Hector Salazar, AGT

Celia Sandoval, SA

Shawn Savage, AGT

Gabriel Schroeder, SA

Keith Seaman, AGT

Farrah Shapiro, AGT

Dina Sias, SA

Ryan Silva, SA

Kathryn Smith, SA

Jessica Springer, GA

Randi Szakaly, SA

Marckell Thomas, SA

Talon Trent, GA

Frederick Van Riper, AGT

Daija Warner, SA

Spencer West, AGT

Janice Wickerd, AGT

Jade Wilkins, AGT

Deondric Williams, SA

Maya Williams, AGT

Leveda Woolery, AGT

PROMOTIONS

REGIONAL GENERAL AGENT
Augusto Arango

Alon Barnur

Nathaniel Bermes

Braydon Cameron

Asiguy Haugabook

Alejandra Larez Morales

Steven Pavel

Ngan Pham

Jennifer Siregar

MASTER GENERAL AGENT
Corrissa Adair

Rosalind Coates

Charles Coleman

Stephanie DesForges

Michele Faul

Emil Gamidov

Dylan Garrett

Evan Gerson

Brisamar Giles

Christian Gojcaj

Rashel Gonzales

Samantha Goris

Justin Haisha

Chandavy Heng

Sahrooz Hussain

Crystal Jack

Jordan Jones

Salaur Khorrami

Panagiota Koutoulas

Alexis Langley

Simonne Leblanc

Gerald Levy

Michael Mabry

Marcus Martin

Oscar Melendez

Joseph Mocerri

Dalton Moore

Hannah Myers

Triston Nelson

Evan Pinkerton

Shawntell Powell

Dorota Rusew

William Shealey

Arthur Simpson

Kevin Swiatek

Liam Tatum

Yarlys Torres

Travis White

70% GENERAL AGENT
Isabella Chacin

Guillermo Cooke

Zachary Daniels

Brandon Dickehage

Roxana Duarte Castillo

Maryger Guedez

Kory Luffery

Maria Lugo Rincon

Marissa Mazzola

Rick Menard

Kristin Murphy

Carly Pippin

Karen Romero

Mathewin Shortridge

Dale Steely

Cherrish Taylor

Corey Tyler

Patrick Woytek

67.5% GENERAL AGENT
Christy Anderson

Anthony Simpson

Declan Barney

Franko Bilbili

Marisa Brockway

Solgeis Cardozo Mijares

Eduarda Chagas

Connor Davis

Guillermo Diaz

Aaron Edelman

Julian Ezigbo

Ardian Gojcaj

Tarrance Hankins

Brian Harrington

Adam Johnson

Christopher Jones

Noah Larson

Chris Lassinger

Abigail Ledesma Sanchez

Nikolla Lulgjuraj

Mathew Buendia

Melissa Morgan

Micaiah Morrison

Ashley Norris

Kenneth Preston

Timothy Quigley

Julian Ramirez Campos

Cara Richard

Ronald Rodriguez Garcia

Shawn Roth

Michael Stuver

Alessandro Succurro

Josiah Talton

Lina Toma

Harrison Trager

Robert Underwood

Carlos Vasquez

Asata Walker

Chayson Williams

Gina Mateer

65% SUPERVISING AGENT
Meliah Apa

Ignacio Balbiani

Toria Beasley

Christian Bennett

Mathew Buendia

Axel Carrasquel

Sean Cervantez

Alexis Fabian

Larry Faria Rodriguez

Alucian Fearmonti

Daunte Garcia-Unpingco

Virginia Gomez

Bryan Green

Adolfo Guedez Banezca

Meagan Hayes

Geoffrey Humboldt

Dana Jasick

Michael Kelley

Maurcellous King

Jenene Knox

Robert Knox

Athaliashaday Larranaga

Solomon Leaeno

Luis Lopez

Adan Mata

Vernon McDade

Jennifer Miller

Janay Moore

Alined Moreno Barboza

Keith O'Connor

Cynthia Perez

Fernando Ramos

Gregory Roberts

Yasiel Rodriguez Naranjo

Oriana Romero-Vasquez

Monique Rousset

Thomas Siebert

Vandell Simpson

Emily Smith

Kasandra Steely

Rochelle Watson

Megan Welcome

Whitney Woodard

Natalie Wooton

62.5% SUPERVISING AGENT
Aaron Adams

Tinuola Agbelusi

David Albano

Anthony Aoraha

Jacquelin Arroyo

Killian Baker

Brock Baldwin

Adis Baltic

Bionande Barthelemy

Daysi Bello Monterrey

Joshua Berduo

Fredi Bilbili

Joseph Blazier

Amanda Blumert

Jerrell Boyd

Matthew Bozella

John Brewer

Karla Cabrales

Nicolas Chorostecki

Kyle Clegg

Devonte Coles

Elvis Como

Caleb Conley

Zachary Copeland

Britney Crislip

Stephanie Deal

Michael DeGrazia

Jonathon Edwardraj

Nelson Erwin Delepiani

Raja Fakhar Ul Alam

Brandon Farias

Kitron Ferrier

Aderonke Fodayan

Kristina Foote

Tori Foster

Sebastian Frydenberg

Lindsay Fuller

Erin Gallagher

Dagoberto Gonzalez Rodriguez

Sahil Gulati

Jordan Hajj

Jada Hall

Tiffany Hall-Rhodes

Angel Harmon

David Hart

Stephanie Hart

Lindsey Hartzell

Uri Hawkins

Ivory Haynes

Cody Helmling

Joshua Hempeck

Semaj Henderson

Deshaune Hendrickson

Luke Howes

Heather Hubbard

Tannon Jeffries

Victoria Johnston

Joseph Juliano

Mohamad Kassar

Harpreet Kaur

Nicholas Keeley

Jad Khater

Rashaad Knowles

Edith Kokoles

Alexandra Lapensee

Olivia Lawrence

Della Lee

Brandon Lindsay

Christopher Lovato

Ruth Luna

Christopher Madson

Taylor Maffessoli

Safet Malushi

Rafael Marcano

Qualyn Margain

Chrishena Marshall

Paula Martinez Minto

Amina Mayzel

Brandon Mckandes

Alem McKenzie

Shannon Meador

Cheyenne Miller

Treva Millner-Short

Zeljko Mistic

Deborah Mitchell

Karina Moran

Hilda Maria Mora Ramirez

Helena Moreno

Elvira Moreno

Guillermo Moros

Kayla Morris

Kimberley Moss

Aaron Muczynski

Jaime Negron

Morgan Nelson

Susan Norwood

Travis Odom

Scott Olshever

Stephanie O'Neal

Tara Osswald

Khalea Owens

Iasmina Pataca

Alexander Personette

Seth Pinkerton

Tiffany Ramirez

Jose Rangel Angarita

Francisco Rivera-Arreaga

Sean Robinson

Candace Rodriguez

Frank Romo

Stephanie Rosales

Jose Salaiacez

Sevin Schoeneweis

Samantha Serritella

George Shafer

Nathan Shamburg

Danielle Shealey

Denise Shelby Anderson

Emily Shimko

Alyssa Silas

Jagjot Singh

Stacey Sinischo

Carmilla Springer

Cassandra Squires

Daniel Stekman Lugo

Corbin Stewart

Nayely Tapia

Edrick Tercero

Fran Tinaj

Dawon Townsend

Maria Turino-Perez

Andre Turner

Alice Valdez

Toua Vang

Nicolette Van Rensburg

Veronica Wiley

Shawn Williams

Rayvan Wilsdorf

Sarah Worth

Kendolyn Wright

Samuel Yang

Stevan Zaharias

Matthew Zipay

52.5% SUPERVISING AGENT
Gregory Chadwick

Diana Klovata

Daniela Matos

Emylie Meyer

Christopher Murray

Jose Pena Lima

MONUMENT

OR MOMENT?



Jason Beckman

Division Vice President
PR Field Operations

Deion Sanders and his University of Colorado Buffaloes took the college football world by storm when he turned over the roster from last year's 1-11 (win-loss) team with 86 new players. This newly formed team started the season with three consecutive wins and in one game, drew over 9.3 million viewers which became the fifth most watched regular-season game on ESPN's network ever.¹ The hype over Coach Sanders and his upstart Buffaloes was real.

In a recent interview with Bleacher Report, Coach Sanders was quoted as saying "I'm a monument, not a moment" in response to critics of his coaching style and roster formation. He went on to say, "Moments that have consistency change into monuments."²

When I think of a monument, I immediately think of large structures, usually built with stone, that have some

type of symbolism. Think of the Statue of Liberty, the Eiffel Tower, or the Lincoln Memorial. On the other hand, I usually associate the word "moment" as being temporary, a singular situation or event, or something that won't last forever.

Mr. Bernard Rapoport's vision when he built AIL from the ground up was to *build* the Company on the bedrock of the labor movement. Our Company's affinity with organized labor is the foundation and formation of what separates us from every other insurance company doing business. AIL/NIL is a monument, not a moment.

A significant contributing factor of our Company's monument status is your Public Relations (PR) team. Our objective is to build a long-lasting relationship with every group we partner with. Through September 2023, the PR team has signed and built relationships with 2,488 groups. This is the most groups signed through September of any year since 2014. Of this, 1,738 of the groups were groups with which we had an existing relationship. Today's original group only becomes tomorrow's renewal when the group can truly see the value

of our program and efficient servicing by the salesforce.

Speaking of the salesforce, did you know PR leads generated for the salesforce have produced **2,627,697** applications for individual life, accident, and health insurance since 2009? That averages out to 187,692 applications per year, 15,641 applications per month, 3,910 applications per week, and 558 applications per day.

Monument or moment? We are a monument in the insurance industry with more than 65 years of doing business. We are a monument in the labor movement through the service provided nationally and locally as we support in word, action, and deed. We are a monument with the other groups we serve. And, the PR team is the monument that makes everything here different than what you'll find anywhere else. 🏛️

¹ https://www.espn.com/college-football/story/_/id/38439185/csu-colorado-draws-late-night-record-93m-viewers-espn

² <https://www.saturdaydownsouth.com/sports/deion-sanders-responds-to-critics-im-a-monument-not-a-moment/>

Q3 PR CONTRIBUTIONS

A. Philip Randolph Institute

AFSCME COUNCIL 4 — Donation benefiting the United Labor Agency Toy Drive

Amalgamated Transit Union — Golf Tournament

Arizona State AFL-CIO — Sponsorship

Bakery, Confectionery, Tobacco Workers and Grain Millers International Union — Contribution benefiting the Economic Policy Institute

Building & Construction Trades Department, AFL-CIO — Contribution benefiting the Scotty Fund

Building & Construction Trades Department, AFL-CIO — Golf Tournament

Canadian Ten Pin Federation — Sponsorship

Central Dist Vol Firemens Assn — Scholarship

Chicago Federation of Labor and Industrial Union Council, AFL-CIO — Ad

CJA 45 — Golf Tournament

Colorado AFL-CIO — Convention/Conference

DC Jobs With Justice — Contribution benefiting the Education fund and Auction

Entertainment Community Fund

Fight for Florida

Fraternal Order of Police — Convention/Conference

Guide Dogs of America — Golf Tournament

Hall of Fame Central Labor Council, AFL-CIO — Scholarship

Harris County Central Labor Council, AFL-CIO — Sponsorship

Hawaii Building & Construction Trades Council — Labor Day event sponsorship

Hawaii State AFL-CIO — Golf Tournament & Support for Maui Fire Help

HFIA 22 — Conference/Convention

IAM 1725 — Luncheon sponsorship

IBT 118 — Golf Tournament

IBT 177 — Ad

IBT 294 — Golf Tournament

Independent Drivers Guild — Event sponsorship

International Association of Machinists and Aerospace Workers — Contribution benefiting Pedal the Cause

International Brotherhood of Electrical Workers — Membership Development Conference and RENEW/NextGen Conference sponsorships

International Brotherhood of Teamsters — Event sponsorship & Ad

International Federation of Professional and Technical Engineers — Contribution benefiting the DC Labor Film Fest

International Federation of Professional and Technical Engineers — Contribution benefiting the Labor Heritage Foundation

International Union of Painters and Allied Trades of the United States and Canada — Contribution benefiting Painters and Allied Trades for Children's Hope Foundation

Iowa Federation of Labor, AFL-CIO — Convention/Conference

Laborers' International Union of North America — Contribution benefiting the LIUNA Charitable Foundation

Law Enforcement Officers Relief Fund — Sponsorship & Donation

Massachusetts, AFL-CIO — Convention/Conference

MD & DC Credit Union Association's Annual Convention — Convention/Conference

Metropolitan Baltimore Council of AFL-CIO Unions — Golf Tournament

Michigan State AFL-CIO — Convention/Conference

Mid Atlantic Regional Joint Board (Workers United) — Convention/Conference

NABTU Conference Fund — Sponsorship

New Brunswick Building Trades Unions — Golf Tournament

New York City Central Labor Council, AFL-CIO — Labor Day event sponsorship

New York State Building and Construction Trades Council — Golf Tournament

NY State Assoc Of Fire Chiefs — Convention/Conference

Oregon AFL-CIO — Convention/Conference

Oregon Building Trades and Construction Trades — Convention/Conference

Peggy Browning Fund — Sponsorship & Donation

Philadelphia Council of the AFL-CIO — Sponsorship

Printing Packaging & Production Workers Union for North America

RCL NB Command

SAG-AFTRA Foundation — Strike Support

Screen Actors Guild/American Federation of Television and Radio Artists — Contribution benefiting the DC Labor Film Fest

Screen Actors Guild/American Federation of Television and Radio Artists — Contribution benefiting the Labor Heritage Foundation

Snowmobilers Association of NS — Sponsorship

Solidarity Parade Committee — Labor Day Event Sponsorship

South Central AFL-CIO — Conference/Meeting

South Florida AFL-CIO — Convention/Conference

Teamsters National Black Caucus — Sponsorship

Texas AFL-CIO — Golf Tournament

UFCW 1262 — Golf Tournament

UFCW 12R24 — Convention/Conference

UFCW 1996 — Golf Tournament

UFCW 3000 — Contribution benefiting the Meatcutter Pre-Apprenticeship Program

UFCW 919 — Golf Tournament

UFCW GOLDEN STATE 8 — Golf Tournament

UMWA District 2 — Sponsorship

Union Sportsmens Alliance — Event sponsorship & Ad

United Food and Commercial Workers International Union — Contribution benefiting the Howard University Center for Sickle Cell Disease

United Union of Roofers, Waterproofers and Allied Workers — Sponsorship

UWUA 369 — Golf Tournament

Virginia AFL-CIO — Convention/Conference

Western New York Council of the CWA — Golf Tournament

Wisconsin State AFL-CIO Building Trades Conference — Golf Tournament

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Garett Sidoti	3	Brett Gryska	Jesus Hernandez	2	AO	Iris Hinojosa	2	Jesus Romero
Lisbeth Vasquez Rodriguez	3	Beto Quintero	Nelson Erwin Delepiani	2	AO	Kishan Manvar	2	Satti-Kanaan-Wheeler
Kimberly Cash	3	Phillip Waisman	Axel Carrasquel	2	Zaida Ferrer	Theodore Stokes	2	S-S-Parks-Salvaggi
Nayta Virgala	2	AO	Trinity Allen	2	Fisher-Zuzick	Tristen Miller	2	Michael Vasu
Jeremy Bruce	2	AO	Jessica Bulzacchelli	2	Brett Gryska	Nicholas Smith	2	Tiffany Wagner
Danielle Santos	2	AO	Angel C Marquez	2	Walter Icaza			
Stevan Zaharias	2	AO	Ryan Burns	2	Locker-Taylor			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Astrid Gomez Castrillon	7	AO	Sierra Hartwig	4	S-S-Bendure-Hartwig	John Santosuosso	3	Brett Gryska
Jillian Getz	7	AO	Jordan Stelzer	4	Matthew Turnquist	William Parmeter	3	Brett Gryska
Carol Fernandez	6	Sergio Carta	Steven Warner	3	AO	Austin Macias	3	Matthew Hart
Clayton Slaughter	6	Michael Vasu	Ashlynn Orng	3	AO	Joshua Hosenbold	3	Henderson-Locker
Taleb Jammoul Hajali	5	Walter Icaza	Matthew McDowell	3	AO	Daniela Rangel	3	Walter Icaza
Daniel Pacheco	5	Beto Quintero	Ashley Rust	3	AO	Mark Lahijani	3	Pappas-Akuamo
Raul Pinto	5	Jesus Romero	Justin Adams	3	Simon Arias	Nelson Desmond	3	Philip Prata
Ian Zollos	5	S-S-Parks-Salvaggi	James Evans	3	Ryan Bisanz	Kelly Schoenherr	3	Philip Prata
Andi Iftiu	4	AO	Raul Rojas	3	Jose Carvajal	Fernando Coiran	3	Jesus Romero
Robert Jackson	4	Arias-Dlabik	Derek Johnson	3	Cohen-Velasquez	Claude Hamilton	3	Satti-Kanaan-Wheeler
Paige Zuzick	4	Fisher-Zuzick	Kevin Butchino	3	Gabriel Feldmann	Nicholas Chuma	3	S-S-Bendure-Hartwig
Jessica Specht	4	Brett Gryska	Nikola Homesin	3	Stephen Giddens	Logan Buckley	3	Matthew Turnquist
Zach Otto	4	Sabrina Lloyd	Alexandria Greer	3	Stephen Giddens	Keenan Bignall	3	Matthew Turnquist
Alejandra Larez Morales	4	Jesus Romero	Ahmed Elagrab	3	Greg Graham	Steven Pavel	3	Phillip Waisman

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Yolamar Picon Mora	5	Jesus Romero	Torian Fields	2	AO	Luis Alvarez	2	Jesus Romero
Luis Almaguer	5	Michael Vasu	Shahriar Mohammadi	2	AO	Stephanie Shaw	2	Satti-Kanaan-Wheeler
Morgan Boneberg	4	AO	Kolin Delija	2	AO	Jennifer Savino	2	Albert Serur
Solgeis Cardozo Mijares	3	AO	Tyler McKnight	2	AO	Raveen Franklyn	2	Albert Serur
Tyler Lan	3	AO	Brenna Behan	2	AO	Joanna Grossman	2	Albert Serur
Kevin Swiatek	3	Arias-Dlabik	Margarita Hickman	2	AO	Nathan Doyle	2	Albert Serur
Georgia Boquel	3	Ryan Bisanz	James Ganci	2	Jose Carvajal	Brady Basinger	2	S-S-Bendure-Hartwig
Nelson Sucre	3	Sergio Carta	Jared Robertson	2	Cohen-Velasquez	Jihad Ottallah	2	S-S-Parks-Salvaggi
Steven Greer	3	Stephen Giddens	Lubraska Iguaro	2	Georgetown Latino Divison	Joshua Butrey	2	S-S-Parks-Salvaggi
Tebi Njilefack	3	Stephen Giddens	Angel Marquez	2	Walter Icaza	Richard Dingle	2	Matthew Turnquist
Cesar Romero Vasquez	3	Beto Quintero	Mayerlin Ramirez Davila	2	Walter Icaza	Jessenia Shavlik	2	Matthew Turnquist
Michael Schaefer	3	S-S-Bendure-Hartwig	Amanda Urdaneta	2	Walter Icaza	Lawrence McMorrow	2	Matthew Turnquist
Sean Gillespie	3	Tiffany Wagner	Damaris Trejo	2	Sabrina Lloyd	Gerardo Gonzalez	2	Michael Vasu
Sevante Yates	3	Phillip Waisman	Riche Hays	2	Philip Prata	Lisa Dohmen	2	Tiffany Wagner
Eugene Garcia	2	AO	Carlos Colina	2	Beto Quintero			
Ashley Norris	2	AO	Cynthia Vickers	2	Ralston-Ralston			

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

Make Tomorrow Better

– UPDATE –



Pawtucket, Rhode Island

Executive Council member Brian Zuzick and SGA Laura Fisher in partnership with AIL/NIL, donated \$7,500 to Little Sisters of the Poor. Little Sisters of the Poor devote their lives to making the elderly happy by offering the neediest elderly of every race and religion a home where they will be welcomed and cared for as family. Zuzick & Associates Organization had the opportunity to visit and make the biggest donation in its history to this amazing community.



Washington, D.C.

On October 11, 2023, AO Organization, led by Rick Altig, Rob Hay, James Hill, and Dustin Venekamp donated \$10,000 to the National Crime Prevention Council (NCPC). The NCPC is the nonprofit leader in crime prevention. Since 1982, the NCPC has continuously provided the American public with comprehensive educational materials, training programs, and effective crime prevention messaging, delivered in large part through its vast network of more than 10,000 state and local law enforcement agencies, crime prevention associations, community groups, foundations, and corporate partners. For more than 40 years, their symbol of safety, McGruff the Crime Dog®, has delivered easy-to-use crime prevention tips to help protect what matters most.

Pinnacle RECRUITING CLUB

TOP RECRUITING AGENTS* SEPTEMBER



Carol Fernandez
13 Recruits
Sergio Carta



Kevin Gillum
6 Recruits
AO



Evan Pinkerton
5 Recruits
Simon Arias



Jacob Valdellon
5 Recruits
AO

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Carol Fernandez	13	Alejandra Larez Morales	3	Devonte Coles	2	Linda Marquez	2	Jovanie Scarlett	2
Kevin Gillum	6	Michael McKiernan	3	Carlos Colina	2	Dylan Marroquin	2	Garett Sidoti	2
Evan Pinkerton	5	Jeffrey A Smith	3	Javier Diaz	2	Jeffery May	2	LaShanta Sims	2
Jacob Valdellon	5	Jennifer Terife Medina	3	Giovanni Diduro	2	Blake McClain	2	Daniel Stekman Lugo	2
Michael Denton	4	Jhanna Valerio Vivas	3	Roxana Duarte Castillo	2	Anthony Michael	2	Diego Sucre Hernandez	2
Bryce Hargrove	4	Zaylan Welton	3	Jesus Fernandez Prada	2	Chase Miller	2	Lance Sweeney-Devero	2
Taleb Jammoul Hajali	4	Justin Adams	2	Brian Girton	2	London Nelson	2	Kevin Swiatek	2
Felix Moran Romero	4	Francesco Amato	2	Steven Greer	2	Bruno Nuro	2	Kareem Taylor	2
Nelson Sucre	4	Ellissa Barrow	2	Asiguy Haugabook	2	Jonathan Patrick	2	Amanda Urdaneta	2
Nicholas Chuma	3	John Bennett	2	Laurren Henson	2	Gabriela Perez	2	Crystal Vairretta	2
Fernando Coiran	3	Maria Bonilla Borrego	2	Brian Herb	2	Jonathan Phillips	2	Jayme Valle	2
Jorge Del Rio	3	Jessica Bulzacchelli	2	Kevin Holtz	2	Tahis Quintero Bonilla	2	Klyo Vidal	2
Calvin Dickherber	3	Ryan Burns	2	Luke Howes	2	Julian Ramirez Campos	2	Davina Vo	2
Avion Johnson	3	Braydon Cameron	2	Gavin Kingsley	2	Mayerlin Ramirez Davila	2	David Wang	2
Spencer Kozej	3	Yrazu Carmona Rosales	2	Qualyn Margain	2	Jonathan Rindt	2	Ian Zollos	2
Marie Laine	3	Pablo Castro Gaulet	2	James Marks	2	Vanessa Rubio	2		

TOTAL PINNACLE RECRUITERS: 361 TOTAL PINNACLE RECRUITS: 485

TOP RECRUITING AGENTS* YTD

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Gomez Castrillon	47	James Marks	12	Katrina Iott	9	Genesis Medina Mendoza	8	Troy Henderson	7
Sierra Hartwig	31	Connor O'Donnell	12	Avion Johnson	9	London Nelson	8	Aliya Johansen	7
Taleb Jammoul Hajali	27	Jeffrey Thiel	12	Arthur Ortega	9	Antonio Reyes	8	Kelly Jones	7
Spencer Kozej	25	Klyo Vidal	12	Gregory Rudolph	9	Arturo Romero	8	Peter Kwiatkowski	7
Michael McKiernan	20	Fernando Coiran	11	Michael Schaefer	9	Manique Sala	8	Zachary Marshall	7
Carol Fernandez	19	Corey Helly	11	Jeffrey A Smith	9	Clayton Slaughter	8	Carlos Navas	7
Iris Saavedra	16	Jhanna Valerio Vivas	11	Michele Stewart	9	Josh West	8	Jourdan Powell	7
Salvatore Sortino	16	Dillon Zartman	11	Kevin Swiatek	9	Normaned Arocho Pendas	7	Marquies Price	7
David Carpenter	15	Ashley Applon	10	Tyler Teague	9	Taulant Bane	7	Aldo Ramirez Marinelli	7
Nicholas Chuma	15	Maria Bonilla Borrego	10	Jeffrey Tillman	9	Brandon Bennett	7	Daniela Rangel	7
Michael Denton	15	Rocsina Concepcion Lopez	10	Amanda Urdaneta	9	Bradley Blumenshine	7	Michael Scarborough	7
Jenna Grula	15	Robin Gonzalez	10	Blake Breitzke	8	Willie Cummings	7	Miguel Serrano	7
Mike Paragiou	15	Alejandra Larez Morales	10	London Burnett	8	Carlos De Sousa Cardozo	7	Cherrish Taylor	7
Gabriela Perez	14	Blake McClain	10	Eleisa Carlino Andrea	8	Jeffrey Espinal	7	David Wang	7
Jessica Chang	13	Daniel Rock	10	Carlos Colina	8	Taurean Flournoy	7	Tanner West	7
Doris Martinez Garcia	13	Jason Bratin	9	Calvin Dickherber	8	Doron Freud	7		
Chase Miller	13	Kevin Gillum	9	Nicholas Geyer	8	Raquel Grays	7		
Jonathan Rindt	13	Andi Iftiu	9	Carrington Hanna	8	Asiguy Haugabook	7		

TOTAL PINNACLE RECRUITERS: 2,035 TOTAL PINNACLE RECRUITS: 4,337

* By number of Pinnacle Recruits. Top Pinnacle Recruiting Agents listed have at least 2 Pinnacle Recruits.
• Spotlight will picture the top 5 Pinnacle Recruiting Agents based on number of Pinnacle Recruits. Spotlight may picture more or less than 5 in case of a tie.
• The number of YTD Pinnacle Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

NEW CLUB MEMBERS*



Spencer Kozej
Simon Arias
26 Recruits
DIAMOND



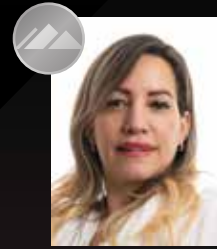
Kevin Gillum
AO
17 Recruits
PLATINUM



Ian Zollos
S-S-Parks-Salvaggi
16 Recruits
PLATINUM



Michael McKiernan
AO
15 Recruits
PLATINUM



Adianeza Rodriguez
Adianeza Rodriguez
15 Recruits
PLATINUM



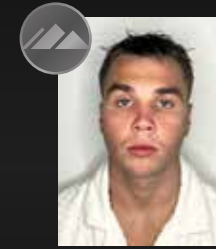
Carol Fernandez
Sergio Carta
13 Recruits
GOLD



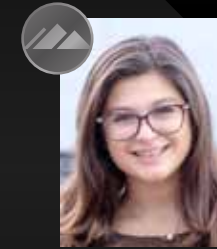
Calvin Dickherber
S-S-Parks-Salvaggi
6 Recruits
SILVER



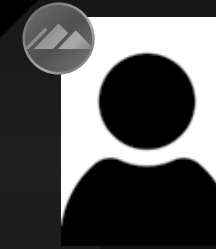
Jonathan Phillips
Ralston-Ralston
6 Recruits
SILVER



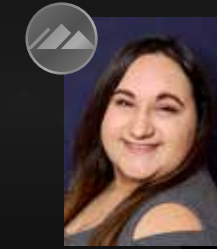
Danny Bodish
Simon Arias
5 Recruits
SILVER



Jessica Bulzacchelli
Brett Gyska
5 Recruits
SILVER



Maria Castillo Villegas
Jesus Romero
5 Recruits
SILVER



Lisa Dohmen
Tiffany Wagner
5 Recruits
SILVER



Evan Pinkerton
Simon Arias
11 Recruits
GOLD



Jeffrey A Smith
Simon Arias
11 Recruits
GOLD



Normaned Arocho Pendas
Beto Quintero
10 Recruits
GOLD



Ashley Clarke
Ernest Powell
10 Recruits
GOLD



Carlos Colina
Beto Quintero
10 Recruits
GOLD



Asiguy Haugabook
AO
10 Recruits
GOLD



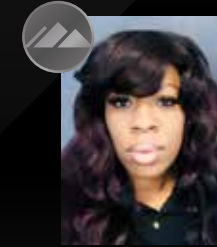
Madison Fritz
Moore Midwest
5 Recruits
SILVER



Brandon Hughes
AO
5 Recruits
SILVER



Robert Jackson
Arias-Dlabik
5 Recruits
SILVER



Marie Laine
London Nelson
5 Recruits
SILVER



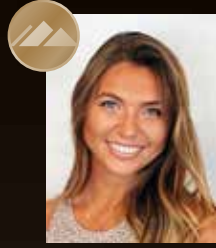
Maria Lugo Rincon
Beto Quintero
5 Recruits
SILVER



Ryne Morozowski
Tom Williams
5 Recruits
SILVER



Tevin Overton
Philip Prata
10 Recruits
GOLD



Aubrie Ray
Greg Graham
10 Recruits
GOLD



Romal Omid
Mathew Hart
10 Recruits
GOLD



Travis White
Brian Schreiter
10 Recruits
GOLD



Nelson Sucre
Sergio Carta
7 Recruits
SILVER



Joshua Butrey
S-S-Parks-Salvaggi
6 Recruits
SILVER



Monique Nelson
Greg Graham
5 Recruits
SILVER



Teresa Rasmussen
Andre Hawthorne
5 Recruits
SILVER



Jared Robertson
Cohen-Velasquez
5 Recruits
SILVER



Daniel Stekman Lugo
Jesus Romero
5 Recruits
SILVER



Cherrish Taylor
John Young
5 Recruits
SILVER

*By number of eligible Pinnacle Recruits. Club members pictured have at least 5 eligible Recruits. A Pinnacle Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$1,500 Net ALP.

COMPETING AGAINST YOURSELF



Rob Gray

Division Vice President
American Income/
National Income Division

Our competition should rarely be other people or organizations. In fact, that's really a distraction as the only thing that matters is if you're better today than you were yesterday. Stop competing against others and start competing against yourself. You are your biggest competition, and you should know it well. You know your own self-discipline, ego, self-doubt, procrastination, and bad habits that can and will pop up at times.

One of my favorite quotes of all time is by Samuel Tilden who said, "It is said that it is far more difficult to hold and maintain leadership than it is to attain it. Success is a ruthless competitor for it

flatters and nourishes our weaknesses and lulls us into complacency. We bask in the sunshine of accomplishment and lose the spirit of humility which helps us visualize all the factors which have contributed to our success. We are apt to forget that we are only one of a team, that in unity there is strength and that we are strong only as long as each unit in our organization functions with precision." Being selfless and having humility requires us to be better as people and leaders each day. This helps benefit the team in our strides towards excellence. Competing against that person you know so well and who knows all your weaknesses is the best and biggest competition of our lives.

The toughest test is beating your own accomplishments. Year-over-year growth in your own business is a direct test of beating yourself. It's not an easy task, even if you're performing at optimum levels, but growing at a minimum of ten percent on your best effort is expected in our business. The you of last year is now

surrounded by more leaders that want to be you. We've all heard this business is about self-replication in growing our leadership teams. It seems like a great strategy as we want to beat our personal best with more leaders who have been mentored and cultivated by us. Growing more leaders is exactly how we beat our best each and every year.

Nothing is more predictable than growth. If you have more leaders this year than you did last year, the chances are very high you'll have growth. Competing against yourself has many advantages. We know the holes in the defense. We know the collective lid level of the team we're competing against from last year and what gamechangers are needed to beat that squad. In most cases, the true gamechangers are more hires, codes, VIPs, promotions, and a leadership team that's another year more experienced. Don't discount what another year of competing against yourself can add to your knowledge. 🙌

SEPTEMBER COMPANY TOTALS

THE TREND CONTINUES — BEST SEPTEMBER IN COMPANY HISTORY!

Sales

- \$23,271,064 Net ALP
- 18.08% Growth Over September 2022
- 14.42% YTD Growth

Recruiting

- 1,897 New Associates
- Agent Count: **11,369 All-Time Record**

Quality/Reinstatements

- 4,441 Total Policies Conserved — 3,853 Reinstatements — 588 Reopens
- Net to Gross: **88%**
- 13-Month Persistency: **80.79%**
- 4-Month Retention: **80.3%**
- 13-Month Retention: **62.8%**

Public Relations

- 81,988 Leads Generated – 34% over September 2022
- 369 Groups Signed – 38% Increase Over September 2022
- 544,703 Members Signed – 34% Increase Over September 2022
- 150 Original Groups Signed – 100% Increase Over September 2022

YOU VS YOU

YOU VS YOU



2023 Fall SGA Meeting

October 24-27, 2023 | The Omni at The Star



VIBRA LATINA

La gran oportunidad de Globe Life para construir un legado

A MENUDO nos olvidamos de las bendiciones que recibimos y, debido a nuestros innumerables compromisos y responsabilidades, podemos olvidarnos de agradecer por la gran oportunidad que tenemos en Globe Life American Income Division. Consideremos que la mayoría de nosotros vivimos y trabajamos en uno de los países más grandes y poderosos del mundo; un país con oportunidades maravillosas que se ha convertido en nuevo hogar para mí: los Estados Unidos de América. Recuerdo como si fuera ayer cuando anhelaba esa gran oportunidad que me diera la habilidad de poder cambiar las vidas no solamente de mi familia sino de muchas otras personas.

Con frecuencia recuerdo mis primeros años en los Estados Unidos. Muchas oportunidades laborales llegaron a mi vida, tales como ser jardinero, obrero de construcción, barman, e incluso vendedor de automóviles. Sin embargo, no fue sino que hasta que tomé el riesgo de creer en mí y en mis propias habilidades de hacer una gran diferencia, que finalmente descubrí la verdadera oportunidad que American Income Life generosamente

nos brinda. La misma que no solo cambió mi destino, sino el futuro de miles de personas a nivel internacional. En los últimos 15 años de mi vida he visto cómo esta gran compañía le ha dado la bienvenida al mercado latino y nos ha dado la gran oportunidad de hacer realidad ese gran sueño americano, haciendo posible que dejemos un legado no solamente económico sino de gran trabajo, honestidad y sacrificio para nuestras familias.

El camino no ha sido fácil. Como las más hermosas rosas, el camino hacia el éxito puede tener espinas. Quiero enfatizar que no son los momentos de éxito que nos definen, sino aquellos llenos de dificultades los que forjan nuestro carácter, y son esas adversidades las que construyen nuestra grandeza. Esta carrera nos da la habilidad de evolucionar hasta convertirnos en grandes seres humanos y eficientes profesionales, y también nos ayudan a enseñar a otras personas a cómo hacerlo de manera correcta, honesta y ética. Es una oportunidad excelente para dejar un legado colectivo. Lo hermoso del proceso es que todos hemos pasado por esas noches largas

de presentaciones, de clientes que no se presentan, de cancelaciones y desilusiones. Al final, igual perseveramos pese a las adversidades y genuinamente disfrutamos la dulzura de la victoria. Habrá muchos que empiecen contigo pero, como dijeron mis mentores, "no siempre terminas con las personas con las que empiezas". En este momento, te invito a que pongas el beneficio del prójimo antes que el propio y uses este gran vehículo que nos ofrece la Compañía para mejorar tu vida y dejar un impacto positivo para la humanidad.

En nuestra organización, Quintero & Partners, en muchas ocasiones gritamos al unísono: "¡Somos Quintero & Partners!" Es primordial que sepas que no solamente hablamos de nuestra Organización, sino de todos nosotros como latinos e inmigrantes que nos identificamos con esta familia y con la oportunidad que cambió el curso de nuestras vidas. Somos más fuertes juntos que separados, y debemos buscar avenidas para trabajar en conjunto con un objetivo colectivo y conquistar el mercado latino a nivel mundial. 🌎

Beto Quintero
Agente General Estatal/
State General Agent



Globe Life's Great Opportunity to Build a Legacy

WE often forget our blessings. And because of our countless commitments and responsibilities, sometimes we may forget to be thankful for the great opportunity we have through Globe Life American Income Division. Consider the fact that most of us live and work in one of the world's largest and most powerful countries—a country with wonderful opportunities that has become a new home for me, the United States of America. I remember as if it were yesterday when I longed for the chance to change the lives of my family and many others. I arrived in this great country with only broken shoes and a suitcase full of dreams and hopes.

I frequently think back on my early years of being in the United States. Many different job opportunities came into my life, such as being a gardener, a builder, a bartender, and even a car salesman. However, it wasn't until I took the risk of believing in myself and my ability to make a big difference, that I finally discovered the real opportunity our Company generously gives us.

This same opportunity changed my destiny and the future of thousands of people internationally. In the last 15 years of my life, I have seen how this great Company has welcomed the Latino market and has given us the remarkable opportunity to make that tremendous American dream come true. It has allowed us the ability to leave an economic legacy and a legacy of great work, honesty, and sacrifice for our families.

The road to success has not been easy. Like the most beautiful roses, the road to success can have thorns. I want to emphasize it's not the times of success that define us. Our character is forged in times of difficulty, and adversities can build greatness within us. This career gives us the ability to evolve into great human beings, efficient professionals, and helps us teach other people how to do it correctly, honestly, and ethically. That is an excellent opportunity to leave a collective legacy. The beautiful thing about the process is we've all gone through those long nights of performances, no-shows,

cancellations, and disappointments. Ultimately, we still persevere through adversity and can genuinely enjoy the sweetness of victory. There will be many who start with you, but in the words of my mentors, "You do not always end with the people you start with." At this time, I invite you to put the benefit of others before your own and to use this great vehicle offered by our Company to improve your life and leave a positive impact for humanity.

In our Quintero and Partners Organization, we often shout in unison, "We are Quintero and Partners!" It is essential you know we are not only talking about our Organization, but about all of us as Latinos and immigrants who identify with this family and the opportunity that changed the course of our lives. We are stronger together than we are apart, and we must look for avenues to work together with a collective goal, and conquer the Latin market worldwide. 🌎



VETERAN PRODUCER



1
VICTOR ROMERO
DORAL, FL

SA



1
KARINA MORAN
RICHARDSON, TX

VETERAN MGA



1
TALEB JAMMOUL HAJALI
DORAL, FL

RGA



1
TAHIS QUINTERO BONILLA
HOUSTON, TX

ROOKIE PRODUCER



1
LIOMAR MARVAL
MIAMI, FL

GA



1
NELSON SUCRE
LONG BEACH, CA

ROOKIE MGA



1
CARLOS NAVAS
MIAMI, FL

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: SEPTEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Victor Romero	\$17,904		79.8	Taleb Jammoul Hajali	Walter Icaza
2	Heccy Rivas	\$16,989		92.9	Sabrina Agostini	AO Vamos
3	Omaira Garces Ramonez	\$13,817		80.7	Luis Vidal	Quintero-Vidal
4	Eleisa Carlino Andrea	\$9,677		99.1	Caritza Rojas	Beto Quintero
5	Maria Lugo Rincon	\$8,080		90.4	Caritza Rojas	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: SEPTEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Liomar Marval	\$30,467	92		Jhanna Valerio Vivas	Beto Quintero
2	Jennifer Terife Medina	\$28,396	93		Carol Fernandez	Sergio Carta
3	Maria Ortega	\$21,214	98		Carlos Navas	Quintero-Vidal
4	Gusmary Cordero	\$20,699	97		Ileana Tineo	Zaida Ferrer
5	Laura Sandoval	\$19,625	92			San Antonio Latino Division II

TOP LATINO MARKET SUPERVISING AGENTS: SEPTEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Karina Moran	\$46,729	\$51,639	100		Ileana Tineo	Zaida Ferrer
2	Pablo Castro Gault	\$46,484	\$65,204	94		Carol Fernandez	Sergio Carta
3	Angel C Marquez	\$37,917	\$42,391	97		Taleb Jammoul Hajali	Walter Icaza
4	Axel Carrasquel	\$37,305	\$42,350	95		Ileana Tineo	Zaida Ferrer
5	Jennifer Terife Medina	\$36,876	\$63,650	98		Carol Fernandez	Sergio Carta

TOP LATINO MARKET GENERAL AGENTS: SEPTEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nelson Sucre	\$171,012	\$231,021	93		Carol Fernandez	Sergio Carta
2	Ana Machado Rodriguez	\$104,833	\$119,978		84.4	Carlos Navas	Quintero-Vidal
3	Angel Marquez	\$77,412	\$107,125	97		Taleb Jammoul Hajali	Walter Icaza
4	Isabella Chacin	\$71,525	\$76,888	100		Ileana Tineo	Zaida Ferrer
5	Mayerlin Ramirez Davila	\$62,406	\$69,959	96		Daniela Rangel	Walter Icaza

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: SEPTEMBER

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Taleb Jammoul Hajali	238.9%	\$350,802	\$103,516		82.4	Walter Icaza
2	Jhanna Valerio Vivas	149.8%	\$172,512	\$69,061		81.5	Beto Quintero
3	Daniel Pacheco	119.2%	\$122,804	\$56,033		80.3	Beto Quintero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: SEPTEMBER

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Carlos Navas	525.3%	\$105,061	\$20,000		83.2	Quintero-Vidal
2	Carol Fernandez	388.5%	\$77,708	\$20,000	94		Sergio Carta
3	Alejandra Larez Morales	382.8%	\$76,551	\$20,000		77.4	Jesus Romero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: SEPTEMBER

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Tahis Quintero Bonilla	761.5%	\$172,300	\$20,000		79.5	Jesus Romero
2	Taleb Jammoul Hajali	202.2%	\$60,436	\$20,000		79.9	Walter Icaza
3	Carmen Pena Guedez	197.6%	\$151,309	\$50,846		78.4	Jesus Romero

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Heccy Rivas	\$183,689		92.9	Sabrina Agostini	AO Vamos
2	Omaira Garces Ramonez	\$149,266		80.7	Luis Vidal	Quintero-Vidal
3	Victor Romero	\$117,941		79.8	Taleb Jammoul Hajali	Walter Icaza
4	Dana Martin Gonzalez	\$99,827		91.5	Aldo Ramirez Marinelli	Quintero-Vidal
5	Lisbeth Vasquez Rodriguez	\$89,001		84.8	Daniel Pacheco	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Carol Fernandez	\$175,808	97		Carol Fernandez	Sergio Carta
2	Pablo Castro Gault	\$172,251		87.5	Carol Fernandez	Sergio Carta
3	Jennifer Terife Medina	\$118,686	93		Carol Fernandez	Sergio Carta
4	Liomar Marval	\$118,433	92		Jhanna Valerio Vivas	Beto Quintero
5	Juneth Zambrano De Grasso	\$117,780	88		Augusto Arango	Jesus Romero

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nelson Sucre	\$489,371	\$932,981	93		Carol Fernandez	Sergio Carta
2	Ana Machado Rodriguez	\$387,799	\$560,269		84.4	Carlos Navas	Quintero-Vidal
3	Angel Marquez	\$336,571	\$443,589	97		Taleb Jammoul Hajali	Walter Icaza
4	Luis Alvarez	\$260,044	\$337,793	94		Alejandra Larez Morales	Jesus Romero
5	Mayerlin Ramirez Davila	\$249,843	\$315,214	96		Daniela Rangel	Walter Icaza

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Taleb Jammoul Hajali	163.9%	\$1,934,697	\$733,249		82.4	Walter Icaza
2	Augusto Arango	160.2%	\$468,277	\$180,000		79.3	Jesus Romero
3	Carmen Pena Guedez	153.3%	\$455,907	\$180,000		83.7	Jesus Romero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Carlos Navas	261.7%	\$471,034	\$180,000		83.2	Quintero-Vidal
2	Maria Bonilla Borrego	227.3%	\$409,168	\$180,000		79.6	Walter Icaza
3	Alejandra Larez Morales	215.2%	\$387,388	\$180,000		77.4	Jesus Romero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guedez	276.6%	\$755,605	\$200,659		78.4	Jesus Romero
2	Taleb Jammoul Hajali	197.4%	\$549,875	\$184,918		79.9	Walter Icaza
3	Daniel Pacheco	47.4%	\$956,245	\$648,551		84.6	Beto Quintero



1
FRANKO BILBILI
FORT MYERS, FL



2
ALEX TRAN
WEXFORD, PA



3
ETHAN TOLBERT
TROY, MI



4
LIOMAR MARVAL
MIAMI, FL



5
ANTHONY RUGGIERO
BRECKSVILLE, OH



6
JENNIFER TERIFE MEDINA
LONG BEACH, CA



7
AUSTIN TIMMONS
EL PASO, TX



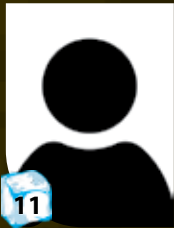
8
ALEXUS HAWKINS
WEXFORD, PA



9
GAGE STEVENS
COLUMBUS, OH



10
MARIA ORTEGA
ORLANDO, FL



11
RAFAEL MARCANO
MIAMI, FL



12
GUSMARY CORDERO
RICHARDSON, TX



13
JOSEPH LANCE
OLMSTED FALLS, OH



14
SOLGEIS CARDOZO MIJARES
HIALEAH, FL



15
LAURA SANDOVAL
SAN ANTONIO, TX



16
TYLER LALA
WEXFORD, PA



17
PATRICE CHARLES
WEXFORD, PA



18
MARIA ACUNA REGALINI
LONG BEACH, CA



19
PABLO CASTRO GAULET
LONG BEACH, CA



20
MARCELIN KABALA
LANHAM, MD



ICEBREAKERS
ANDREA DORTA
ORLANDO, FL



AILYN MONTILLA
RICHARDSON, TX



ANA PENA
LONG BEACH, CA

SEPTEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Franko Bilbili	\$35,381		83.6	Arif Hajro	AO
2	Alex Tran	\$35,065	85		Braydon Cameron	Simon Arias
3	Ethan Tolbert	\$34,327		90.1		Darcy Schrieber
4	Liomar Marval	\$30,467	92		Jhanna Valerio Vivas	Beto Quintero
5	Anthony Ruggiero	\$30,377		87.5	Bledar Bane	AO
6	Jennifer Terife Medina	\$28,396	93		Carol Fernandez	Sergio Carta
7	Austin Timmons	\$28,026	96		Nick Scordos	AO
8	Alexus Hawkins	\$27,081		83.3	Justin Adams	Simon Arias
9	Gage Stevens	\$24,963	100		Tyler Teague	S-S-Bendure-Hartwig
10	Maria Ortega	\$21,214	98		Carlos Navas	Quintero-Vidal
11	Rafael Marcano	\$21,036	100		Astrid Gomez Castrillon	AO
12	Gusmary Cordero	\$20,699	97		Ileana Tineo	Zaida Ferrer
13	Joseph Lance	\$19,723	92		Andi Iftiu	AO
14	Solgeis Cardozo Mijares	\$19,669	93		Astrid Gomez Castrillon	AO
15	Laura Sandoval	\$19,625	92			San Antonio Latino Division II
16	Tyler Lala	\$19,608		86.3	Spencer Kozej	Simon Arias
17	Patrice Charles	\$18,765		86.3	Jason Bratin	Simon Arias
18	Maria Acuna Regalini	\$18,731	100		Carol Fernandez	Sergio Carta
19	Pablo Castro Gaulet	\$18,720		87.5	Carol Fernandez	Sergio Carta
20	Marcelin Kabala	\$18,576	100		Manique Sala	Duni Olusegun
21	Justin Zeramby	\$17,730	100		Timothy Wilson	Prata-Wilson
22	Andrea Dorta	\$17,352	97		Carlos Navas	Quintero-Vidal
23	Ailyn Montilla	\$16,931	100		Ileana Tineo	Zaida Ferrer
24	Juneth Zambrano De Grasso	\$16,927	88		Augusto Arango	Jesus Romero
25	Tarek Berry	\$16,817	86		Steven King	Darcy Schrieber
26	Ana Pena	\$16,614	100		Carol Fernandez	Sergio Carta
27	Stephanie Hernandez	\$16,574		76.7	Michele Stewart	AO
28	Abedalmajeed Abukhalil	\$16,125	84		Ervin Metaj	AO
29	Bryce Hargrove	\$15,965	100		Daniel Prinzo	S-S-Parks-Salvaggi
30	Fredi Bilbili	\$15,932	97		Arif Hajro	AO
31	Francelys Mantilla	\$15,796	90		Carol Fernandez	Sergio Carta
32	Maddy Penuela	\$15,768	96		Carol Fernandez	Sergio Carta
33	Amber Pearson	\$15,726	99		Mark Neilson	AO
34	Maria Lopez Cuadros	\$15,725	99		Carol Fernandez	Sergio Carta
35	Amy Cyphers-Littel	\$15,672	95		Zach Otto	Sabrina Lloyd
36	Joelys Rodriguez	\$15,600	100		Jeffrey Espinal	Theodore Pappas
37	Michael Hinson	\$15,468	90		Jessica Kay	Jamison Weatherspoon
38	Adam Russell	\$15,461	92		Blair Sheppard	AO
39	Celia Sandoval	\$15,163		82.6	Austin Macias	Mathew Hart
40	Khamfeuag Phothisene	\$15,094	84		Parveen Lakhani	Sabrina Lloyd
41	Yohely Ruiz Medina	\$15,058	96		Daniela Rangel	Walter Icaza
42	Angelica Leon	\$14,981	96		Taleb Jammoul Hajali	Walter Icaza
43	Pascual Gonzalez Maillo	\$14,964	94		Caritza Rojas	Beto Quintero
44	Asah James-Bond	\$14,893	97		Clayton Slaughter	Michael Vasu
45	Donald Shafer	\$14,798		76.8	Donald Shafer	Tiffany Wagner
46	Vithana Nandadasa	\$14,561	100		Melinda-Rae Lyse	AO
47	Jackson Shoemaker	\$14,504	100		Arturo Romero	S-S-Parks-Salvaggi
48	Fredda Saade Avendano	\$14,331	99		Taleb Jammoul Hajali	Walter Icaza
49	Guillermo Diaz	\$14,306	91		Javier Diaz	Henderson-Locker
50	Anitsirc Santana Gonzalez	\$14,297	100		Daniel Pacheco	Beto Quintero

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Franko Bilbili	\$453,933		83.6	Arif Hajro	AO
*2	Alexus Hawkins	\$311,441		83.3	Justin Adams	Simon Arias
*3	Austin Timmons	\$257,502	96		Nick Scordos	AO
*4	Ali Saad	\$234,653	90		Joseph Gojcaj	AO
*5	Anthony Ruggiero	\$232,986		87.5	Bledar Bane	AO
*6	Hussein Kutkut	\$232,091		82.2	Andi Iftiu	AO
*7	Henry Holland	\$214,246	88		Alexandra Berberich	Albert Serur
*8	Alex Tran	\$213,533	85		Braydon Cameron	Simon Arias
*9	Nicholas Llewellyn	\$203,773	88		Mario Hajro	AO
*10	Montzer Alwatan	\$196,252		93.8	Joseph Gojcaj	AO
11	Patrice Charles	\$191,327		86.3	Jason Bratin	Simon Arias
12	Michael Grudzien	\$187,508	86		Andi Iftiu	AO
13	Damian Woods	\$183,135		79.5	Carrington Hanna	AO
14	Christina Konstanzer	\$177,803		79.5	Joseph Crivelli	Simon Arias
15	Carol Fernandez	\$175,808	97		Carol Fernandez	Sergio Carta
16	Crystal Mekdarasack	\$174,191	87		Ashlynn Orng	AO
17	Bradley Sullivan	\$173,174		77.5		Satti-Kanaan-Wheeler
18	Pablo Castro Gaulet	\$172,251		87.5	Carol Fernandez	Sergio Carta
19	Joseph Sciria	\$169,746		75.4	Derek Foore	S-S-Parks-Salvaggi
20	Alex Cho	\$168,468		79.8	Andi Iftiu	AO
21	Sebastian Frydenberg	\$165,527	96			Locker-Taylor
22	Edward Tiongson	\$158,953	89			Locker-Taylor
23	Garrett Amora	\$155,924	84		Mathew Kahwaji	AO
24	Torian Fields	\$155,781	88		Ashley Rust	AO
25	Ashley Applon	\$153,494	91		Ashley Applon	Washington-Washington
26	Leyna Tran	\$151,453		82.7	Maria Lagios	AO
27	Timothy Stone	\$147,264	86		Weena Centeno-Wade	Greg Graham
28	Justin Haisha	\$144,110	84		Mark Dushaj	AO
29	Edon Nevzadi	\$137,635	85		Arif Hajro	AO
30	Michael Dejesus	\$134,192		91.3	Bruno Nuro	AO
31	Marisone Navor	\$133,907		77.4	Kelechi Anele	AO
32	Ty Burkholder	\$132,992		76.9	Dillon Zartman	S-S-Bendure-Hartwig
33	Ethan Tolbert	\$126,891		90.1		Darcy Schrieber
34	Jeremy Bruce	\$125,157	88		Andi Iftiu	AO
35	Verna Willbur	\$123,773		83.1	Dianka Blash	AO
36	Robin Collier	\$123,230		90.4	Ahmed Elagrab	Greg Graham
37	Haley Pfleger	\$123,006	97		Brandon Hughes	AO
38	Samuel Siegel	\$121,791	91		Salvatore Sortino	AO
39	Gavin McDonald	\$121,648		77.7	Spencer Kozej	Simon Arias
40	Justin Dunbar	\$121,211	88		Andi Iftiu	AO
41	Carissa Saad	\$120,271		91.6	Arturo Romero	S-S-Parks-Salvaggi
42	Alexander Nachman	\$119,832		82.1	Michael Maloney	Simon Arias
43	Jennifer Terife Medina	\$118,686	93		Carol Fernandez	Sergio Carta
44	Liomar Marval	\$118,433	92		Jhanna Valerio Vivas	Beto Quintero
45	Juneth Zambrano De Grasso	\$117,780	88		Augusto Arango	Jesus Romero
46	Troy Henderson	\$117,628		78.2	Troy Henderson	S-S-Parks-Salvaggi
47	Jasmine Leon	\$115,266	92		Mark Neilson	AO
48	Tom Shamon	\$115,022	88		Justin Haisha	AO
49	Leonard Pataca	\$114,667		84.1	Mark Dushaj	AO
50	Melissa Elam	\$111,498	91		Joseph Gojcaj	AO

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

TPC = 2023 Top Producer Council Member



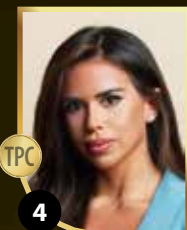
1
DANIEL PARAVISINI
GRANDVIEW, MO



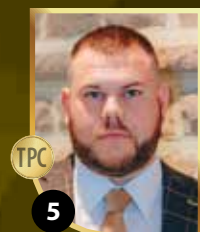
2
FIRAT UCAR
CANFIELD, OH



3
ALVIN ALI
CONCORD, CA



4
CARMEN ARROYO
LONG ISLAND CITY, NY



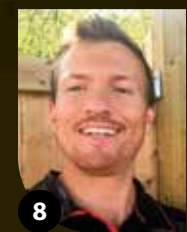
5
JOSHUA DISHONG
COLUMBUS, OH



6
MICHAEL VAN DELFT
HALIFAX, NS



7
SCOTT WHITFORD
MEDIA, PA



8
IAN PICKETT
VANCOUVER, BC



9
BRANDON BENNETT
WEXFORD, PA



10
NIKOLLA LULGJURAJ
ROCHESTER, MI



11
EDWARD DEFURIO
SYRACUSE, NY



12
KELLY EKKER
OMAHA, NE



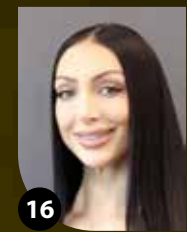
13
ENDY SURIEL
LONG ISLAND CITY, NY



14
OLEG NOVITCHII
BRUNSWICK, OH



15
LADAN RAHBARY
VANCOUVER, BC



16
ALEXANDRA LONGO
CORONA, CA



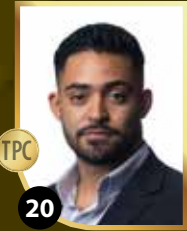
17
SARAH SALEIM
CHANDLER, AZ



18
CHARLES NACOVSKY
EDISON, NJ



19
MUHAMMED ASHRAF
LONG ISLAND CITY, NY



20
ARTURO ROMERO
CHESTERFIELD, MO

SEPTEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Daniel Paravisini	\$206,806	91.5		AO
2	Firat Ucar	\$100,032	88.7	Bledar Bane	AO
3	Alvin Ali	\$60,221	84.9		Andrew McQuade
4	Carmen Arroyo	\$56,932	82.8	Carmen Arroyo	Theodore Pappas
5	Joshua Dishong	\$50,122	80.0	Joshua Dishong	S-S-Bendure-Hartwig
6	Michael van Delft	\$43,025	89.1		Satti-Kanaan-Wheeler
7	Scott Whitford	\$42,119	80.6	Alberto Alcalá	Ryan Bisanz
8	Ian Pickett	\$38,538	85.4	Bobby Gujral	AO
9	Brandon Bennett	\$38,009	90.1	Brandon Bennett	Simon Arias
10	Nikolla Lulgjuraj	\$34,226	85.1	Mark Dushaj	AO
11	Edward DeFurio	\$32,910	94		Nick Moore
12	Kelly Ekker	\$31,848	94.1	Kelly Ekker	Tiffany Wagner
13	Endy Suriel	\$31,756	77.3	Jeffrey Espinal	Theodore Pappas
14	Oleg Novitchii	\$30,981	83.4	Oleg Novitchii	S-S-Parks-Salvaggi
15	Ladan Rahbary	\$30,469	90.9	Bruce Viaje	AO
16	Alexandra Longo	\$30,237	91.3	Alexandra Longo	Hart-Lewicki
17	Sarah Saleim	\$29,457	91.3	Todd Engelson	AO
18	Charles Nacovsky	\$28,940	80.1	Francesca Veltri	Giglione-Ackerman
19	Muhammed Ashraf	\$27,171	87.7	Muhammed Ashraf	Theodore Pappas
20	Arturo Romero	\$27,061	75.9	Arturo Romero	S-S-Parks-Salvaggi
21	Cherrish Taylor	\$25,804	79.0	Slavita Hut	John Young
22	Pa Alieu Kasseh	\$25,242	83.8	Pa Alieu Kasseh	AO
23	Matthew Zang	\$25,137	78.3	Ryan Stenglein	AO
24	Richarda Joseph Garcia	\$25,008	78.6	Kevin Appasamy	AO
25	Amanda Lustbader	\$24,677	82.1	Magda Figueiredo	Giglione-Ackerman
26	Max Quasem	\$24,675	85.8		Cohen-Velasquez
27	Joseph Sarasin	\$24,318	86.2	Joseph Sarasin	S-S-Bendure-Hartwig
28	Michael Valent	\$24,247	83.9	Evan Stewart	Simon Arias
29	Roger Fung	\$23,917	80.1	Roger Fung	Mathew Hart
30	Phi Phan	\$23,812	81.0	Phi Phan	Desi Dimitrova
31	Michael Maloney	\$23,811	79.9	Michael Maloney	Simon Arias
32	Kasali Kotun	\$23,659	78.8	Kasali Kotun	Michael Musso
33	Damon Stroup	\$23,210	87.4		Mathew Hart
34	Bryan Juskiw	\$23,129	89.0		S-S-Bendure-Hartwig
35	Joel Trask	\$22,769	78.6		Satti-Kanaan-Wheeler
36	Lily Sakai	\$21,909	91.6		Cohen-Velasquez
37	Noor Musleh	\$21,541	85.2	Matthew Conrad	S-S-Parks-Salvaggi
38	David Melendrez	\$21,140	79.6		Cindy Furer
39	Alipate Makau	\$21,120	84.3	Mele Makau	Steve Friedlander
40	Eric Ramirez	\$20,460	92.1	Heriberto Chavez	Andrew McQuade
41	Nick Scordos	\$20,344	91.8	Nick Scordos	AO
42	Bruce Tan	\$20,329	80.6	Blake Higuchi	AO
43	Lamine Diakhate	\$20,027	87.7		Satti-Kanaan-Wheeler
44	Irma Gallardo	\$19,979	79.8	Steven Warner	AO
45	Kingsley Hansen	\$19,893	88.3	Kingsley Hansen	Denis-Michael Catalano
46	Gary Slocum	\$19,569	75.9	Gary Slocum	Desi Dimitrova
47	Mama Atetu	\$19,363	85.6	Mele Makau	Steve Friedlander
48	Tichina Haughton	\$19,296	79.8	Tichina Haughton	Michael Musso
49	Donald Lewis	\$19,287	76.3	Michael Ray	Sabrina Lloyd
50	Manique Sala	\$18,908	90.9	Manique Sala	Duni Olusegun

ALL TIME RECORD: \$313,990 Net ALP — DANIEL PARAVISINI

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Daniel Paravisini	\$1,506,461	91.5		AO
*2	Firat Ucar	\$1,330,573	88.7	Bledar Bane	AO
*3	Joshua Dishong	\$620,995	80.0	Joshua Dishong	S-S-Bendure-Hartwig
*4	Oleg Novitchii	\$609,303	83.4	Oleg Novitchii	S-S-Parks-Salvaggi
*5	Carmen Arroyo	\$492,878	82.8	Carmen Arroyo	Theodore Pappas
*6	Marshall Fernandez	\$481,786	84.0	Marshall Fernandez	AO
*7	Salaur Khorrani	\$390,389	86.2	Salaur Khorrani	AO
*8	Roger Fung	\$374,264	80.1	Roger Fung	Mathew Hart
*9	Nikolla Lulgjuraj	\$337,838	85.1	Mark Dushaj	AO
*10	Ian Pickett	\$336,505	85.4	Bobby Gujral	AO
11	Michael van Delft	\$330,940	89.1		Satti-Kanaan-Wheeler
12	Brandon Bennett	\$315,171	90.1	Brandon Bennett	Simon Arias
13	Alvin Ali	\$311,067	84.9		Andrew McQuade
14	Muhammed Ashraf	\$303,186	87.7	Muhammed Ashraf	Theodore Pappas
15	Scott Whitford	\$296,023	80.6	Alberto Alcalá	Ryan Bisanz
16	Noor Musleh	\$285,136	85.2	Matthew Conrad	S-S-Parks-Salvaggi
17	Michele Stewart	\$283,566	83.3	Eno Iftiu	AO
18	Kevin Ishikane	\$282,227	91.9	Blake Higuchi	AO
19	Arturo Romero	\$281,749	75.9	Arturo Romero	S-S-Parks-Salvaggi
20	Lily Sakai	\$278,865	91.6		Cohen-Velasquez
21	Jihad Ottallah	\$276,371	87.9	Matthew Conrad	S-S-Parks-Salvaggi
22	Blair Sheppard	\$269,196	86.2	Brandon Summerton	AO
23	Kristi Basho	\$263,483	90.3	Kristi Basho	AO
24	Damon Stroup	\$263,117	87.4		Mathew Hart
25	Ervin Metaj	\$255,536	87.1	Taulant Bane	AO
26	Aref Sayegh	\$245,321	88.7		Satti-Kanaan-Wheeler
27	Abraham Mogilevsky	\$244,400	85.5		Jamison Weatherspoon
28	Rea Alwan	\$243,657	81.4	Rea Alwan	AO
29	Arđian Gojcaj	\$242,848	90.5	Christian Gojcaj	AO
30	Silas Merkel	\$236,327	83.9	Derek Foore	S-S-Parks-Salvaggi
31	Roger Fredericks	\$231,559	83.2	Adrienne Bragas	AO
32	Jesse Fullmer	\$228,727	88.7	Mark Neilson	AO
33	Alexandra Longo	\$226,430	91.3	Alexandra Longo	Hart-Lewicki
34	Kevin Musai	\$223,666	92.4	Andi Iftiu	AO
35	Tyler McKnight	\$221,522	83.5	Mark Neilson	AO
36	Ashley Mysza	\$221,195	75.6	Matthew Hunsberger	Tommy Vena
37	Sarah Saleim	\$219,877	91.3	Todd Engelson	AO
38	Joey Kennedy	\$212,864	88.6	Bobby Hamilton	AO
39	Michael Ellis	\$212,085	78.9	Mark Neilson	AO
40	Nick Scordos	\$211,125	91.8	Nick Scordos	AO
41	Bryan Juskiw	\$210,230	89.0		S-S-Bendure-Hartwig
42	Massoud Vaziri	\$208,202	90.5	Massoud Vaziri	AO
43	Max Quasem	\$204,248	85.8		Cohen-Velasquez
44	Andrea V Laurent	\$203,563	85.7	Justin Adams	Simon Arias
45	Alipate Makau	\$201,407	84.3	Mele Makau	Steve Friedlander
46	Alex Miller	\$201,265	79.5		Cohen-Velasquez
47	Nathan Labranche	\$198,295	89.6	Jozef Tinaj	AO
48	Bruno Nuro	\$196,099	86.4	Taulant Bane	AO
49	Phi Phan	\$194,914	81.0	Phi Phan	Desi Dimitrova
50	Michael Valent	\$191,008	83.9	Evan Stewart	Simon Arias

ALL TIME RECORD: \$1,362,471 Net ALP — DANIEL PARAVISINI

LIFETIME RECORD: \$5,619,490 Net ALP — JOSHUA DISHONG 09/30/23

SUPERVISING AGENTS



1
KARINA MORAN
RICHARDSON, TX



2
PABLO CASTRO GAULET
LONG BEACH, CA



3
ANGEL C MARQUEZ
DORAL, FL



4
AXEL CARRASQUEL
RICHARDSON, TX



5
JENNIFER TERIFE MEDINA
LONG BEACH, CA



6
YUHAIL CASTILLO
HOUSTON, TX



7
OLIMAR CASSARINO FIGUEROA
MIAMI, FL



8
RAHEEM NUBANI
BRUNSWICK, OH



9
DIEGO SUCRE HERNANDEZ
LONG BEACH, CA



10
ANDREA SILVA
HOUSTON, TX

SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Karina Moran	\$46,729	\$51,639	100	Ileana Tineo	Zaida Ferrer
2	Pablo Castro Gaulet	\$46,484	\$65,204	94	Carol Fernandez	Sergio Carta
3	Angel C Marquez	\$37,917	\$42,391	97	Taleb Jammoul Hajali	Walter Icaza
4	Axel Carrasquel	\$37,305	\$42,350	95	Ileana Tineo	Zaida Ferrer
5	Jennifer Terife Medina	\$36,876	\$63,650	98	Carol Fernandez	Sergio Carta
6	Yuhail Castillo	\$28,834	\$39,280	98	Alejandra Larez Morales	Jesus Romero
7	Olimar Cassarino Figueroa	\$27,946	\$31,494	96	Carlos Navas	Quintero-Vidal
8	Raheem Nubani	\$27,894	\$42,115		87.5 Daniel Prinzo	S-S-Parks-Salvaggi
9	Diego Sucre Hernandez	\$26,688	\$47,427	92	Carol Fernandez	Sergio Carta
10	Andrea Silva	\$23,315	\$26,450	94	Fernando Coiran	Jesus Romero
11	Cole Bramhall	\$22,710	\$25,770	91	Andi Iftiu	AO
12	Lisbeth Vasquez Rodriguez	\$22,452	\$33,895	94	Daniel Pacheco	Beto Quintero
13	Colten Rice	\$22,029	\$42,079	95	Ian Zollos	S-S-Parks-Salvaggi
14	Ryan Burns	\$20,516	\$30,035	91		Locker-Taylor
15	Sean Melaven	\$20,437	\$25,263	100	Timothy Wilson	Prata-Wilson
16	Elizabeth Contreras	\$20,435	\$25,039	92	Carlos Navas	Quintero-Vidal
17	Ruth Westman	\$19,346	\$19,346	96	Melinda-Rae Lyse	AO
18	Wilver Tappo	\$18,603	\$31,662	94	Steven King	Darcy Schrieber
19	Nathalia Hernandez	\$18,090	\$27,357	98	Diego Vargas	Beto Quintero
20	William Heilman	\$17,824	\$20,263	93	Ian Zollos	S-S-Parks-Salvaggi

ALL TIME RECORDS: \$192,431 1st 6 Mo Agt — MORGAN EVANS | \$195,384 Net ALP — LINO STRUSSIONE

GENERAL AGENTS



1
NELSON SUCRE
LONG BEACH, CA



2
ANA MACHADO RODRIGUEZ
ORLANDO, FL



3
ANGEL MARQUEZ
DORAL, FL



4
ISABELLA CHACIN
RICHARDSON, TX



5
MAYERLIN RAMIREZ DAVILA
DORAL, FL



6
ZAKARIA ELGAHMI
TROY, MI



7
LUIS ALVAREZ
HOUSTON, TX



8
JOSHUA BUTREY
BRUNSWICK, OH



9
SOLGEIS CARDOZO MIJARES
HIALEAH, FL



10
KOLIN DELIJA
CLEVELAND, OH

SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nelson Sucre	\$171,012	\$231,021	93	Carol Fernandez	Sergio Carta
2	Ana Machado Rodriguez	\$104,833	\$119,978		84.4 Carlos Navas	Quintero-Vidal
3	Angel Marquez	\$77,412	\$107,125	97	Taleb Jammoul Hajali	Walter Icaza
4	Isabella Chacin	\$71,525	\$76,888	100	Ileana Tineo	Zaida Ferrer
5	Mayerlin Ramirez Davila	\$62,406	\$69,959	96	Daniela Rangel	Walter Icaza
6	Zakaria Elgahmi	\$54,423	\$98,668		80.9 Steven King	Darcy Schrieber
7	Luis Alvarez	\$48,387	\$58,216	94	Alejandra Larez Morales	Jesus Romero
8	Joshua Butrey	\$46,829	\$76,541	93	Ian Zollos	S-S-Parks-Salvaggi
9	Solgeis Cardozo Mijares	\$44,022	\$44,022	93	Astrid Gomez Castrillon	AO
10	Kolin Delija	\$43,701	\$64,259	88	Andi Iftiu	AO
11	Luis Almaguer	\$42,980	\$44,517	94	Clayton Slaughter	Michael Vasu
12	Cesar Romero Vasquez	\$40,880	\$55,591		82.5 Daniel Pacheco	Beto Quintero
13	Mohamed Aljahmi	\$40,235	\$84,436		82.0 Joseph Gojcaj	AO
14	Torian Fields	\$39,113	\$54,187	93	Ashley Rust	AO
15	Roxana Duarte Castillo	\$38,742	\$71,720		87.4 Diego Vargas	Beto Quintero
16	Carlos Colina	\$37,575	\$51,730		89.3 Daniel Pacheco	Beto Quintero
17	Tyler McKnight	\$37,054	\$72,537		80.6 Mark Neilson	AO
18	Morgan Boneberg	\$36,815	\$43,207		82.2 Jillian Getz	AO
19	Andy Suriel	\$36,602	\$90,429		79.7 Jeffrey Espinal	Theodore Pappas
20	Mario Lozoya	\$31,646	\$42,717	89	Michael Jang	Sabrina Lloyd

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Mohamed Aljahmi	\$728,813	\$1,199,363		82.0 Joseph Gojcaj	AO
*2	Zakaria Elgahmi	\$509,474	\$847,345		80.9 Steven King	Darcy Schrieber
*3	Nelson Sucre	\$489,371	\$932,981	93	Carol Fernandez	Sergio Carta
*4	Tyler McKnight	\$417,847	\$792,143		80.6 Mark Neilson	AO
*5	Joshua Butrey	\$415,061	\$618,384	93	Ian Zollos	S-S-Parks-Salvaggi
6	Tyler Lan	\$412,732	\$608,352		75.5 Ashlynn Orng	AO
7	Ana Machado Rodriguez	\$387,799	\$560,269		84.4 Carlos Navas	Quintero-Vidal
8	Kolin Delija	\$352,670	\$607,429	88	Andi Iftiu	AO
9	Angel Marquez	\$336,571	\$443,589	97	Taleb Jammoul Hajali	Walter Icaza
10	Jordan Brown	\$322,381	\$378,770	91	Chad McLaughlin	Henderson-Locker
11	Damaris Trejo	\$285,096	\$639,818	89	Zach Otto	Sabrina Lloyd
12	Alejandro Jardon	\$269,133	\$406,402	91	Parveen Lakhani	Sabrina Lloyd
13	Luis Alvarez	\$260,044	\$337,793	94	Alejandra Larez Morales	Jesus Romero
14	Luis Almaguer	\$252,433	\$289,057	94	Clayton Slaughter	Michael Vasu
15	Shakresha Parhams	\$250,825	\$293,961	96	Mitzi Holmes	Washington-Washington
16	Mayerlin Ramirez Davila	\$249,843	\$315,214	96	Daniela Rangel	Walter Icaza
17	Torian Fields	\$240,659	\$279,022	93	Ashley Rust	AO
18	Crystal Mekdarasack	\$236,151	\$275,302	86	Ashlynn Orng	AO
19	Ethan Tolbert	\$234,836	\$484,761		80.5	Darcy Schrieber
20	Michael Schaefer	\$224,580	\$350,917		82.0 Sierra Hartwig	S-S-Bendure-Hartwig

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,371,416 Net ALP — JOZEF TINAJ

CATEGORIES I-XII



ARIF HAJRO
SAN CLEMENTE, CA



BRUCE VIAJE
SURREY, BC



ZACKAREA HAKIM
BOTHELL, WA



BLEDAR BANE
WESTLAKE, OH



IAN ZOLLOS
BRUNSWICK, OH



JAMES FANGMANN
NEW YORK, NY



CARLO BUHAY
WINNIPEG, MB



ASTRID GOMEZ CASTRILLON
ALLEN, TX



SLAVITA HUT
TULSA, OK



JUSTIN ADAMS
WEXFORD, PA



JOHN SANTOSUOSSO
ROCHESTER, NY



BRANDON HUGHES
GILBERT, AZ

LC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I-XXI with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2023 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

SEPTEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Arif Hajro	94.0%	\$147,741	\$76,155	82.8	AO	
Bobby Gujral	61.6%	\$115,854	\$71,681	87.1	AO	
Chris La Fond	40.1%	\$124,138	\$88,578	82.0	AO	
II Bruce Viaje	213.0%	\$63,112	\$20,162	84.3	AO	
Darrell Asbell	74.9%	\$99,792	\$57,045	77.3	AO	
Jenny Kim	63.6%	\$46,611	\$28,499	79.1	AO	
III Zackarea Hakim	136.6%	\$88,972	\$37,605	79.1	AO	
Spencer Kozej	83.2%	\$98,209	\$53,596	80.2	Simon Arias	
Steven King	78.2%	\$163,775	\$91,907	81.8	Darcy Schrieber	
IV Bledar Bane	648.6%	\$149,726	\$20,000	86.0	AO	
Taleb Jammoul Hajali	238.9%	\$350,802	\$103,516	82.4	Walter Icaza	
Jeffrey Espinal	59.0%	\$197,701	\$124,335	80.7	Theodore Pappas	
V Ian Zollos	364.1%	\$133,354	\$28,735	76.2	S-S-Parks-Salvaggi	
Jillian Getz	189.5%	\$113,877	\$39,329	81.3	AO	
Ashley Clarke	59.1%	\$124,707	\$78,389	77.5	Ernest Powell	
VI James Fangmann	175.8%	\$98,463	\$35,701	80.3	Albert Serur	
Jhanna Valerio Vivas	149.8%	\$172,512	\$69,061	81.5	Beto Quintero	
Dustin Dunbar	113.3%	\$110,407	\$51,770	84.9	AO	
VII Carlo Buhay	300.3%	\$115,874	\$28,948	82.2	AO	
Daniel Pacheco	119.2%	\$122,804	\$56,033	80.3	Beto Quintero	
Britton Costa	39.2%	\$35,360	\$25,395	78.2	Simon Arias	
VIII Astrid Gomez Castrillon	107.0%	\$56,309	\$27,197	78.1	AO Vamos	
Adem Abdula	97.9%	\$57,405	\$29,007	78.2	Giglione-Ackerman	
Nick Scordos	47.3%	\$75,946	\$51,568	82.1	AO	
IX Slavita Hut	120.7%	\$82,802	\$37,523	79.5	John Young	
Matthew Ward	78.8%	\$51,472	\$28,794	84.6	Josh West	
Daryl Graham	69.8%	\$33,957	\$20,000	76.2	S-S-Parks-Salvaggi	
X Justin Adams	152.9%	\$79,428	\$31,408	81.3	Simon Arias	
Bobby Park	87.5%	\$37,502	\$20,000	82.6	AO	
Jonathan Conner	14.3%	\$40,246	\$35,199	77.6	Michael Vasu	
XI John Santosuosso	160.0%	\$52,002	\$20,000	82.5	Brett Gryska	
Christopher Larsen	74.2%	\$50,398	\$28,928	84.2	Brett Gryska	
Brody Maughan-Evanson	61.6%	\$32,320	\$20,000	78.5	Simon Arias	
XII Brandon Hughes	292.5%	\$78,501	\$20,000	83.7	AO	
Marvin Gonzalez	151.6%	\$50,313	\$20,000	79.0	Pappas-Akuamoa	
William Parmeter	144.1%	\$56,877	\$23,302	83.8	Brett Gryska	

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Eno Iftiu	70.9%	\$4,049,754	\$2,370,329	82.1	AO	
Mark Dushaj	50.6%	\$5,121,835	\$3,401,931	84.3	AO	
Zach Otto	38.9%	\$2,389,322	\$1,719,727	83.9	Sabrina Lloyd	
II Jenny Kim	61.1%	\$1,263,127	\$784,234	79.1	AO	
III Steven King	129.0%	\$1,651,204	\$721,068	81.8	Darcy Schrieber	
Joseph Crivelli	91.2%	\$2,334,566	\$1,221,011	82.6	Simon Arias	
Zackarea Hakim	65.6%	\$1,409,767	\$851,523	79.1	AO	
IV Bledar Bane	195.9%	\$1,823,640	\$616,358	86.0	AO	
Taleb Jammoul Hajali	163.9%	\$1,934,697	\$733,249	82.4	Walter Icaza	
Jeffrey Espinal	57.8%	\$1,558,119	\$987,414	80.7	Theodore Pappas	
V Ian Zollos	164.3%	\$1,455,568	\$550,695	76.2	S-S-Parks-Salvaggi	
Jillian Getz	53.9%	\$912,059	\$592,597	81.3	AO	
Phi Phan	22.4%	\$760,928	\$621,475	79.5	Desi Dimitrova	
VI Ashley Rust	116.6%	\$1,137,848	\$525,406	79.5	AO	
Mike Paragiou	85.9%	\$1,097,986	\$590,638	83.4	S-S-Parks-Salvaggi	
Jhanna Valerio Vivas	83.2%	\$1,032,990	\$564,009	81.5	Beto Quintero	
VII Carlo Buhay	81.5%	\$864,369	\$476,362	82.2	AO	
Daniel Pacheco	80.5%	\$773,877	\$428,697	80.3	Beto Quintero	
Kevin Appasamy	40.4%	\$654,507	\$466,020	86.4	AO	
VIII Chilynn Acevedo	105.6%	\$799,455	\$388,752	75.6	Fisher-Zuzick	
Nick Scordos	103.1%	\$770,737	\$379,518	82.1	AO	
Steven Warner	69.6%	\$734,914	\$433,308	77.1	AO	
IX Nicholas Chuma	80.9%	\$1,894,447	\$1,047,358	80.0	S-S-Bendure-Hartwig	
Melinda-Rae Lyse	36.7%	\$542,770	\$397,009	83.9	AO	
Marisa Willgruber	25.2%	\$575,477	\$459,615	84.2	Theodore Pappas	
X Anthony Mazurkewicz	152.4%	\$1,173,114	\$464,854	75.4	Stephen Giddens	
Justin Adams	111.9%	\$843,209	\$397,977	81.3	Simon Arias	
James Sodan	80.9%	\$584,954	\$323,327	80.9	Nick Moore	
XI Tanner West	48.3%	\$547,393	\$368,989	79.5	Michael Vasu	
John Santosuosso	47.9%	\$536,854	\$363,009	82.5	Brett Gryska	
Ed-Maggie Myrthil	33.4%	\$799,666	\$599,298	78.3	Pappas-Akuamoa	
XII Brandon Hughes	159.0%	\$717,783	\$277,105	83.7	AO	
Kelly Schoenherr	65.1%	\$532,603	\$322,539	76.8	Philip Prata	
Alexis Pineiro	56.2%	\$482,165	\$308,781	80.2	Cohen-Velasquez	

ALL TIME RECORD: \$4,654,183 Net ALP — ENO IFTIU

CATEGORIES XIII-XXI & ROOKIE



XIII
MATTHEW MCDOWELL
RAPID CITY, SD



XIV
STELLA ROZNOVAN
LOS ANGELES, CA



XV
ABIGAIL LUNA RODRIGUEZ
COCHRANE, AB



XVI
ROBERT JACKSON
LOMBARD, IL



XVII
MELINDA SKINNER
DULUTH, GA



XVIII
STUART PAGAN
TRACY, CA



XIX
CHRISTOPHER DARK
BROOKLYN PARK, MN



XX
ASIGUY HAUGABOOK
UNION CITY, GA



XXI
TAULANT BANE
MIAMI, FL



Rookie
CARLOS NAVAS
MIAMI, FL

SEPTEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII Matthew McDowell	150.2%	\$75,621	\$30,228		78.7	AO
Alexandra Longo	149.7%	\$49,942	\$20,000		89.0	Hart-Lewicki
Jadelene Welty	126.3%	\$45,257	\$20,000		78.8	Andrew McQuade
XIV Stella Roznovan	385.3%	\$104,522	\$21,536		83.0	Cohen-Velasquez
Tucker Gregor	145.5%	\$49,098	\$20,000		86.8	West-Moody
Kasali Kotun	90.0%	\$44,449	\$23,399		76.3	Michael Musso
XV Abigail Luna Rodriguez	68.1%	\$52,549	\$31,258		86.6	AO
Jesse Benwell	66.8%	\$33,352	\$20,000		80.3	Satti-Kanaan-Wheeler
Francesca Veltri	43.4%	\$38,474	\$26,835		83.8	Giglione-Ackerman
XVI Robert Jackson	315.6%	\$83,120	\$20,000		84.8	Arias-Dlabik
Augusto Arango	97.1%	\$59,230	\$30,058		79.3	Jesus Romero
Anthony Marsella	66.0%	\$33,192	\$20,000		80.4	Fisher-Hall
XVII Melinda Skinner	109.6%	\$41,925	\$20,000		79.6	Weatherspoon-Harris
Carmen Pena Guedez	98.9%	\$39,770	\$20,000		83.7	Jesus Romero
Nicole Herrin	70.4%	\$34,083	\$20,000		76.5	Weatherspoon-Harris
XVIII Stuart Pagan	254.1%	\$70,819	\$20,000		83.0	Mathew Hart
Ronald Rivera	117.5%	\$43,501	\$20,000		80.0	Cohen-Velasquez
Corey Helly	102.8%	\$52,867	\$26,074		77.4	Giglione-Ackerman
XIX Christopher Dark	42.9%	\$28,589	\$20,000		80.9	Chad Deley
Ashley Johnston	16.4%	\$23,277	\$20,000		85.9	AO
Steve Svendson	16.3%	\$23,254	\$20,000		79.3	Joshua Krueger
XX Asiguy Haugabook	25.1%	\$25,022	\$20,000		86.3	AO
Jillian Heaney	12.7%	\$22,530	\$20,000		76.1	George O'Shea
Athea Buchanan	11.9%	\$22,377	\$20,000		81.7	Jose Carvajal
XXI Taulant Bane	112.8%	\$42,560	\$20,000		84.4	AO

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

SEPTEMBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Carlos Navas	525.3%	\$105,061	\$20,000	119,732		83.2	Quintero-Vidal
Jordan Stelzer	508.3%	\$101,650	\$20,000	127,213		77.3	Matthew Turnquist
Carol Fernandez	388.5%	\$77,708	\$20,000	101,154	94		Sergio Carta
Alejandra Larez Morales	382.8%	\$76,551	\$20,000	92,079		77.4	Jesus Romero
Joshua Hosenbold	359.8%	\$71,956	\$20,000	81,755		78.6	Henderson-Locker
Daniela Rangel	356.1%	\$71,210	\$20,000	77,505		78.1	Walter Icaza
Andi Iftiu	246.2%	\$49,231	\$20,000	71,605		85.7	AO
Tyler Teague	230.4%	\$46,074	\$20,000	47,748		83.4	S-S-Bendure-Hartwig
Joseph Gojcaj	223.9%	\$44,784	\$20,000	101,949		81.2	AO
Dylan Garrett	220.7%	\$44,148	\$20,000	47,612	96		Henderson-Locker

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII Caritza Rojas	101.8%	\$545,614	\$270,319		89.0	Beto Quintero
Matthew McDowell	89.9%	\$475,674	\$250,421		78.7	AO
Priscilla Blanco	69.3%	\$474,068	\$280,085		83.8	Desi Dimitrova
XIV Ross Ewen	118.8%	\$475,323	\$217,239		85.2	Kevin Holtz
Stella Roznovan	88.8%	\$740,828	\$392,403		83.0	Cohen-Velasquez
Bruno Nuro	88.0%	\$483,058	\$256,893		86.8	AO
XV Abigail Luna Rodriguez	96.7%	\$484,553	\$246,321		86.6	AO
Samuel Artzis	76.0%	\$368,298	\$209,294		82.2	AO-Lorence
Johnny Ly	67.1%	\$354,993	\$212,448		78.7	Giglione-Ackerman
XVI Justin Maska	378.0%	\$860,483	\$180,000		77.7	Arias-Dlabik
Ryan Slone	220.4%	\$576,693	\$180,000		83.8	Albert Serur
Augusto Arango	160.2%	\$468,277	\$180,000		79.3	Jesus Romero
XVII Carmen Pena Guedez	153.3%	\$455,907	\$180,000		83.7	Jesus Romero
Adam Kidikas	106.6%	\$382,805	\$185,251		90.3	Josh West
Omar Billy	105.2%	\$547,042	\$266,631		75.5	Jamison Weatherspoon
XVIII Corey Helly	218.8%	\$695,930	\$218,285		77.4	Giglione-Ackerman
Stuart Pagan	182.6%	\$508,723	\$180,000		83.0	Mathew Hart
Rana Shirer	81.0%	\$325,851	\$180,000		85.6	Holtz-Rigney
XIX Lee Jeffers	24.8%	\$224,593	\$180,000		87.7	AO
Taurean Flournoy	22.4%	\$246,455	\$201,398		85.1	Weatherspoon-Harris
Amanda Peterson	17.2%	\$210,933	\$180,000		81.7	Brian Wilson
XX James Marks	11.8%	\$201,184	\$180,000		82.4	Simon Arias
XXI Taulant Bane	323.5%	\$762,355	\$180,000		84.4	AO
Mario Hajro	161.0%	\$469,757	\$180,000		79.0	AO

ALL TIME RECORD: \$4,654,183 Net ALP — ENO IFTIU

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Joseph Gojcaj	474.8%	\$854,726	\$180,000	1,485,626		81.2	AO
Andi Iftiu	415.0%	\$746,947	\$180,000	1,324,338		85.7	AO
Joshua Hosenbold	410.8%	\$739,418	\$180,000	928,939		78.6	Henderson-Locker
Mitzi Holmes	369.8%	\$665,675	\$180,000	773,566	88		Washington-Washington
Jordan Stelzer	290.1%	\$522,102	\$180,000	750,874		77.3	Matthew Turnquist
Javier Diaz	271.6%	\$488,818	\$180,000	694,743	89		Henderson-Locker
Ashlynn Orng	262.5%	\$472,532	\$180,000	704,842		75.2	AO
Carlos Navas	261.7%	\$471,034	\$180,000	706,070		83.2	Quintero-Vidal
Ryan Martin	261.3%	\$470,421	\$180,000	759,069		85.2	Nick Moore
Christopher Montoni	256.0%	\$460,833	\$180,000	645,165	88		S-S-Parks-Salvaggi

LC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I-XXI with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2023 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

CATEGORIES I-VIII



TAULANT BANE
MIAMI, FL



TAHIS QUINTERO BONILLA
HOUSTON, TX



CHRISTOPHER HINTZ
EDMONTON, AB



JOSEPH CRIVELLI
WEXFORD, PA



JESSICA CHANG
FORT LAUDERDALE, FL



JAMES MARKS
WEXFORD, PA



MARK DUSHAJ
WASHINGTON, MI



TYLER WORSTELL
WEXFORD, PA

LC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I-XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2023 Awards Presentation are the top RGA per category from Categories I-XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

SEPTEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Taulant Bane	276.0%	\$318,913	\$84,807	85.2	AO	
Mario Hajro	92.9%	\$392,629	\$203,550	82.7	AO	
Joshua Olin	57.3%	\$350,005	\$222,489	79.7	AO	
II Tahis Quintero Bonilla	761.5%	\$172,300	\$20,000	79.5	Jesus Romero	
Eric Thompson	338.4%	\$132,682	\$30,264	78.3	S-S-Parks-Salvaggi	
III Christopher Hintz	65.2%	\$103,351	\$62,571	85.2	AO	
David Quevillon	53.2%	\$135,519	\$88,444	76.5	Mathew Hart	
Mark Bernsdorff	29.6%	\$75,941	\$58,584	78.9	Simon Arias	
IV Joseph Crivelli	233.7%	\$66,743	\$20,000	80.2	Simon Arias	
Brent Bowling	96.7%	\$106,257	\$54,025	86.7	S-S-Parks-Salvaggi	
Gabriela Sime	52.2%	\$92,420	\$60,740	77.3	Fisher-Zuzick	
V Jessica Chang	239.1%	\$67,824	\$20,000	79.3	AO	
Brandon Summerton	66.8%	\$85,468	\$51,249	87.0	AO	
Ronald Rivera	10.7%	\$76,089	\$68,736	78.8	Cohen-Velasquez	
VI James Marks	137.9%	\$47,587	\$20,000	79.3	Simon Arias	
Sara Vaz	102.0%	\$94,424	\$46,755	82.7	AO	
Joshua Jackson	68.8%	\$54,350	\$32,197	75.4	Brian Schreiter	
VII Mark Dushaj	501.5%	\$122,896	\$20,430	81.6	AO	
Taurean Flournoy	122.4%	\$61,342	\$27,584	78.3	Weatherspoon-Harris	
Derek Foore	30.0%	\$25,990	\$20,000	76.0	S-S-Parks-Salvaggi	
VIII Tyler Worstell	101.1%	\$43,246	\$21,510	77.9	Simon Arias	
William Parmeter	74.2%	\$50,398	\$28,928	85.8	Brett Gryska	
Andrew Chambers	21.2%	\$72,556	\$59,887	76.7	Philip Prata	

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Taulant Bane	97.3%	\$3,728,936	\$1,889,959	85.2	AO	
Mario Hajro	56.3%	\$7,684,375	\$4,916,709	82.7	AO	
Mark Neilson	39.6%	\$5,115,959	\$3,665,639	78.0	AO	
II Eric Thompson	40.6%	\$1,820,351	\$1,294,352	78.3	S-S-Parks-Salvaggi	
Jenny Kim	30.2%	\$1,647,204	\$1,265,216	80.8	AO	
Ryan Stenglein	18.4%	\$1,593,651	\$1,345,926	86.8	AO	
III Christopher Hintz	62.3%	\$1,275,202	\$785,622	85.2	AO	
Eno Iftiu	44.8%	\$628,809	\$434,247	77.3	AO	
David Quevillon	27.5%	\$1,093,992	\$858,006	76.5	Mathew Hart	
IV Gabriela Sime	39.3%	\$1,150,408	\$826,016	77.3	Fisher-Zuzick	
Clayton Slaughter	10.5%	\$909,756	\$823,106	76.1	Michael Vasu	
V Jessica Chang	105.9%	\$1,310,044	\$636,342	79.3	AO	
Brandon Summerton	103.0%	\$1,304,096	\$642,321	87.0	AO	
Daniel Pacheco	47.4%	\$956,245	\$648,551	84.6	Beto Quintero	
VI James Marks	73.5%	\$733,442	\$422,796	79.3	Simon Arias	
Sara Vaz	25.1%	\$826,085	\$660,085	82.7	AO	
Stella Roznovan	18.0%	\$406,617	\$344,465	82.4	Cohen-Velasquez	
VII Mark Dushaj	474.0%	\$1,033,127	\$180,000	81.6	AO	
Michael McKiernan	30.2%	\$466,711	\$358,459	80.1	AO	
Daisy Vasu	27.9%	\$484,165	\$378,566	75.1	Michael Vasu	
VIII Andrew Chambers	23.9%	\$522,857	\$422,159	76.7	Philip Prata	
William Parmeter	17.3%	\$398,660	\$339,840	85.8	Brett Gryska	

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO

CATEGORIES IX–XVI



IX

PATRICK DONOVAN
SIOUX FALLS, SD



X

CARMEN PENA GUEDEZ
HOUSTON, TX



XI

CARLO BUHAY
WINNIPEG, MB



XII

SYLVAIN KALOMBO
LANHAM, MD



XIII

JESUS PARRA
LOS ANGELES, CA



XIV

THOMAS J VENA
DES PLAINES, IL

= 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I–XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2023 Awards Presentation are the top RGA per category from Categories I–XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

SEPTEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
IX Patrick Donovan	226.7%	\$65,342	\$20,000		78.0	AO
Taleb Jammoul Hajali	202.2%	\$60,436	\$20,000		79.9	Walter Icaza
Shawn Lewicki	158.6%	\$51,723	\$20,000		89.0	Hart-Lewicki
X Carmen Pena Guedez	197.6%	\$151,309	\$50,846		78.4	Jesus Romero
Phi Phan	142.9%	\$54,972	\$22,627		83.8	Desi Dimitrova
Justin Hermann	112.5%	\$42,496	\$20,000		77.1	AO
XI Carlo Buhay	18.9%	\$23,773	\$20,000		81.4	AO
Raul Rojas	11.9%	\$22,377	\$20,000		84.1	Jose Carvajal
XII Sylvain Kalombo	214.8%	\$62,951	\$20,000		86.9	Duni Olusegun
Sabrina Ashraf	139.0%	\$49,144	\$20,561		88.3	Theodore Pappas
Aaron Friedlander	96.8%	\$39,365	\$20,000		82.2	Steve Friedlander
XIII Jesus Parra	60.3%	\$32,056	\$20,000		78.4	Cohen-Velasquez
Matthew Ward	56.0%	\$31,205	\$20,000		91.2	Josh West
Albert Huff	42.9%	\$28,589	\$20,000		80.9	Chad Deley
XIV Thomas J Vena	33.5%	\$26,704	\$20,000		87.3	Tommy Vena

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
IX Taleb Jammoul Hajali	197.4%	\$549,875	\$184,918		79.9	Walter Icaza
Patrick Donovan	125.3%	\$450,299	\$199,836		78.0	AO
Claude Hamilton	78.1%	\$388,507	\$218,177		86.2	Satti-Kanaan-Wheeler
X Carmen Pena Guedez	276.6%	\$755,605	\$200,659		78.4	Jesus Romero
Phi Phan	128.6%	\$455,061	\$199,047		83.8	Desi Dimitrova
Justin Hermann	84.2%	\$424,858	\$230,684		77.1	AO
XI Devon Chapman	32.7%	\$238,806	\$180,000		80.7	Jamison Weatherspoon
Hasan Ghazal	12.5%	\$211,159	\$187,629		87.9	Satti-Kanaan-Wheeler
XII Sylvain Kalombo	113.4%	\$384,184	\$180,000		86.9	Duni Olusegun
Aaron Friedlander	73.3%	\$311,873	\$180,000		82.2	Steve Friedlander
Sabrina Ashraf	13.2%	\$203,793	\$180,000		88.3	Theodore Pappas
XIII Matthew Ward	66.5%	\$299,719	\$180,000		91.2	Josh West

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO



1
MARIO HAJRO
SAN CLEMENTE, CA



2
DAVID CARPENTER
MIAMI, FL



3
DANIEL PACHECO
MIAMI, FL



4
MARK NEILSON
SOUTH LAKE TAHOE, CA



5
ERIC THOMPSON
BRUNSWICK, OH



6
JUSTIN SUTTON
HOUSTON, TX



7
CHRISTOPHER HINTZ
EDMONTON, AB



8
BRODY MAUGHAN-EVANSON
WEXFORD, PA



9
KEVIN APPASAMY
WAIANAЕ, HI



10
ANDY BATTEN
HOUSTON, TX

SEPTEMBER

Rank	Category	Legacy Production	SGA	
1	I	Mario Hajro	\$577,523	AO
2	III	David Carpenter	\$413,894	AO
3	V	Daniel Pacheco	\$227,675	Beto Quintero
4	I	Mark Neilson	\$159,811	AO
5	II	Eric Thompson	\$150,504	S-S-Parks-Salvaggi
6	IV	Justin Sutton	\$147,080	Stephen Giddens
7	III	Christopher Hintz	\$144,868	AO
8	II	Brody Maughan-Evanson	\$135,893	Simon Arias
9	XIII	Kevin Appasamy	\$132,333	AO
10	II	Andy Batten	\$129,263	Michael Vasu

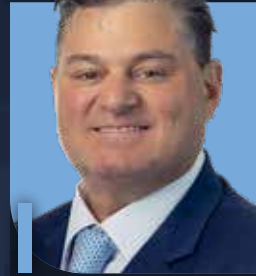
YTD

Rank	Category	Legacy Production	SGA	
1	I	Mario Hajro	\$9,908,342	AO
2	III	David Carpenter	\$4,869,517	AO
3	I	Mark Neilson	\$3,053,628	AO
4	VIII	Michael Gerstein	\$1,852,580	Giglione-Ackerman
5	II	Brody Maughan-Evanson	\$1,790,371	Simon Arias
6	II	Eric Thompson	\$1,722,156	S-S-Parks-Salvaggi
7	IV	Chase Miller	\$1,721,271	S-S-Bendure-Hartwig
8	VI	Matthew Conrad	\$1,677,988	S-S-Parks-Salvaggi
9	I	Bobby Gujral	\$1,635,632	AO
10	XIII	Kevin Appasamy	\$1,610,172	AO

WHAT IS A LEGACY RGA?

The Company recognizes the Top 10 Legacy RGAs across all categories. A Legacy RGA is defined as the former RGA of a GA who was promoted to MGA. Legacy RGA production is calculated using the sum of the production of all the promoted MGAs where the former RGA can no longer be included in the hierarchy.

CATEGORIES I-VII



THEODORE PAPPAS



BETO QUINTERO



JESUS ROMERO



ARIAS-DLABIK



MATTHEW TURNQUIST



KEVIN HOLTZ



WALTER ICAZA

SEPTEMBER

Category	% Growth	Net ALP	NTG	RET
I Theodore Pappas	38.2	\$811,152		79.1
AO	24.2	\$5,934,625		81.6
S-S-Parks-Salvaggi	19.8	\$1,089,270		82.2
II Beto Quintero	254.5	\$993,267		82.9
Andrew McQuade	39.0	\$425,127		84.1
Cohen-Velasquez	29.8	\$470,584		81.6
Michael Vasu	10.3	\$393,010		77.4
Satti-Kanaan-Wheeler	6.5	\$429,758		83.7
Mathew Hart	3.1	\$397,233		77.8
III Jesus Romero	371.6	\$423,536		76.0
Pappas-Akuamo	20.3	\$250,592	91	
Albert Serur	7.2	\$308,088		80.2
Jamison Weatherspoon	3.0	\$266,650		82.9
IV Arias-Dlabik	58.9	\$303,806		79.2
Darcy Schrieber	52.4	\$357,922		81.0
Philip Prata	24.8	\$222,564		79.0
Ernest Powell	7.3	\$215,610		77.3
V Matthew Turnquist	116.5	\$312,418	90	
Desi Dimitrova	22.1	\$201,842		80.6
VI Kevin Holtz	105.2	\$189,613		81.8
Weatherspoon-Harris	64.0	\$204,172		78.4
Fisher-Zuzick	39.8	\$141,392		77.5
Tiffany Wagner	10.1	\$159,331		81.2
Phillip Waisman	2.0	\$61,226		76.8

YTD

Category	% Growth	Net ALP	NTG	RET
I AO	32.3	\$75,323,684		81.6
Theodore Pappas	19.1	\$7,188,365		79.1
S-S-Bendure-Hartwig	11.2	\$5,997,795		81.5
S-S-Parks-Salvaggi	5.3	\$13,715,943		82.2
Giglione-Ackerman	4.5	\$4,538,164		79.6
Simon Arias	3.7	\$16,557,868		79.1
II Beto Quintero	83.3	\$6,402,103		82.9
Andrew McQuade	24.0	\$3,683,832		84.1
Satti-Kanaan-Wheeler	19.5	\$4,216,975		83.7
Cohen-Velasquez	9.3	\$4,263,377		81.6
Michael Vasu	6.3	\$3,964,181		77.4
Mathew Hart	0.2	\$3,500,998		77.8
III Albert Serur	18.6	\$3,104,797		80.2
Pappas-Akuamo	14.9	\$1,713,020	91	
Jamison Weatherspoon	14.7	\$2,569,723		82.9
IV Darcy Schrieber	40.4	\$3,161,614		81.0
Arias-Dlabik	26.2	\$2,910,340		79.2
Philip Prata	17.9	\$2,235,066		79.0
Nick Moore	0.1	\$3,114,724		82.5
V Matthew Turnquist	48.2	\$1,973,883	90	
Desi Dimitrova	22.2	\$1,822,746		80.6
Fisher-Hall	13.0	\$1,903,398		81.9
VI Fisher-Zuzick	80.9	\$1,900,325		77.5
Kevin Holtz	58.7	\$1,896,384		81.8
Phillip Waisman	25.8	\$1,649,979		76.8
Moore Midwest	24.6	\$1,534,711		86.3
Weatherspoon-Harris	12.9	\$1,526,578		78.4
Tiffany Wagner	3.2	\$1,248,696		81.2

EC = 2023 Executive Council Member

Spotlight recognizes SGAs in Categories I-XIV based on positive Net ALP Growth. The SGAs that will be recognized at the 2024 Awards Presentation are the top SGA per category from Categories I-XIV with the highest Net ALP Growth. The YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. SGAs must meet minimum growth over all their SGAships. Minimum quality standards apply for recognition.

CATEGORIES VIII–XIV




VIII WEST-MOODY



IX JOHN YOUNG




X QUINTERO-VIDAL




XI HOLTZ-RIGNEY



XII GABRIEL FELDMANN



XIII GEORGE O'SHEA



XIV JOSHUA KRUEGER

SEPTEMBER

Category	% Growth	Net ALP	NTG	RET
VIII West-Moody	99.6	\$104,181		87.6
Chad Deley	52.9	\$107,799		80.9
Ralston-Ralston	35.9	\$110,828		80.9
Steve Friedlander	29.9	\$125,997		82.0
Byron Paz	27.3	\$101,296		81.6
Saavedra-Longino	26.5	\$104,757		81.2
AO-Lorence	5.0	\$104,917		82.1
IX John Young	79.9	\$125,427		82.8
Jean Joseph	55.2	\$51,479	84	
Greg Graham	43.7	\$130,694		78.9
Michael Musso	16.4	\$99,124		77.0
Hart-Lewicki	1.9	\$61,017		82.7
X Quintero-Vidal	390.5	\$246,743	94	
Gryska-Boles	11.8	\$40,015		77.3
XI Holtz-Rigney	168.0	\$78,023	87	
Chad Potts	78.2	\$63,207		78.7
Jeremy Rivers	13.3	\$48,743		79.5
West-Shogar-Moody	5.5	\$47,800		88.7
Brian Wilson	4.6	\$35,641		83.7
XII Gabriel Feldmann	74.7	\$49,475		76.0
XIII George O'Shea	680.7	\$29,642		78.3
XIV Joshua Krueger	121.0	\$41,057	87	
Satti-Kanaan-Orr	92.1	\$64,432	98	
Locker-Taylor	54.5	\$92,730	99	
San Antonio Latino Division II	52.5	\$33,893		81.5
Sergio Carta	39.8	\$343,543	94	
Georgetown Latino Divison	1.1	\$39,846	95	

YTD

Category	% Growth	Net ALP	NTG	RET
VIII Steve Friedlander	32.7	\$999,732		82.0
Ralston-Ralston	19.9	\$1,070,663		80.9
AO-Lorence	13.9	\$1,007,284		82.1
Saavedra-Longino	13.7	\$1,004,999		81.2
Chad Deley	13.6	\$1,003,738		80.9
Byron Paz	5.4	\$867,711		81.6
West-Moody	1.5	\$903,188		87.6
IX Greg Graham	110.7	\$1,457,686		78.9
Prata-Wilson	53.8	\$778,308		78.2
Hart-Lewicki	8.0	\$807,289		82.7
X Quintero-Vidal	183.2	\$1,079,280	94	
Gryska-Boles	7.6	\$515,012		77.3
XI Holtz-Rigney	89.8	\$707,800	87	
West-Shogar-Moody	42.1	\$400,860		88.7
Chad Potts	37.6	\$659,669		78.7
Jeremy Rivers	21.9	\$444,027		79.5
Brian Wilson	11.2	\$477,992		83.7
XII Gabriel Feldmann	35.2	\$444,882		76.0
XIII George O'Shea	1.0	\$148,191		78.3
XIV Joshua Krueger	104.8	\$344,891	87	
Locker-Taylor	64.6	\$175,247	99	
Sergio Carta	54.4	\$1,419,559	94	
Satti-Kanaan-Orr	43.3	\$199,344	98	
Adianeza Rodriguez	7.8	\$149,742	91	
San Antonio Latino Division II	7.3	\$161,607		81.5

EC = 2023 Executive Council Member

Spotlight recognizes SGAs in Categories I-XIV based on positive Net ALP Growth. The SGAs that will be recognized at the 2024 Awards Presentation are the top SGA per category from Categories I-XIV with the highest Net ALP Growth. The YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. SGAs must meet minimum growth over all their SGAships. Minimum quality standards apply for recognition.

CATEGORY I



1
MALKA ARONY
CAVE CREEK, AZ



2
WILL ROL
HONOLULU, HI



1
KELLY WALKER
FORT WORTH, TX



2
PAM MONETTI
BUNKER HILL, IL

CATEGORY III



1
CARMELLA SWANSON
RANCHO SANTA MARGARITA, CA

CATEGORY IV



1
ROOZBEH
BOZORGMANESHFARD
HOUSTON, TX



2
DARRELL DOREY
MAHONE BAY, NS



1
MARK FLEMM
LEECHBURG, PA



2
MELISSA DOREY
HEAD OF CHEZZETCOOK, NS

CATEGORY VI



1
CARRIE RICKETTS
SIMI VALLEY, CA



2
CHAS ROBINSON
OTTAWA, ON

CATEGORY VII



1
ANGELA ENGEL
DOUGLAS, OK



2
MATTHEW HALBMAIER
DENVER, CO



1
JUSTIN DANIEL
CALGARY, AB



2
JODI SKILLIN
LANCASTER, NY

CATEGORY VIII

FIRST SIGNED TG



IAN ARNOLD
DIXON, CA



GAGE EDWARDS
DES MOINES, IA

TOP MANAGERS

CATEGORY I



1
RYAN GREGOLI
HUNTINGTON BEACH, CA

CATEGORY II



1
MARIA SIERO
LAKEWAY, TX

CATEGORY III



1
JACQUELINE LOWE
RED DEER, AB

INDIVIDUAL REPS: SEPTEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Malka Arony	9,715	2,832	343.1%
	2	Will Rol	3,445	1,242	277.3%
	3	Kathy Pappas	2,998	1,219	245.9%
II	1	Kelly Walker	1,571	1,039	151.2%
	2	Pam Monetti	1,413	1,008	140.1%
	3	Erica Dalager	1,374	1,020	134.7%
III	1	Carmella Swanson	897	799	112.3%
IV	1	Roozbeh Bozorgmaneshfard	1,311	744	176.1%
	2	Darrell Dorey	972	627	155.1%
	3	Irene Rurycz	1,027	717	143.3%
V	1	Mark Flemm	998	550	181.5%
	2	Melissa Dorey	702	550	127.5%
	3	John Keliher	696	550	126.5%
VI	1	Carrie Ricketts	1,115	550	202.8%
	2	Chas Robinson	874	550	158.8%
	3	Brenna Bailey	817	550	148.5%
VII	1	Angela Engel	566	550	102.8%
	2	Matthew Halbmaier	501	550	91.0%
VIII	1	Justin Daniel	2,187	550	397.6%
	2	Jodi Skillin	1,806	550	328.4%
	3	Juno Kemple	1,659	550	301.6%
Rookie	1	Angela Engel	566	550	102.8%
IceBreaker	1	Justin Daniel	2,187	550	397.6%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Kathy Pappas	15,473	10,974	141.0%
	2	Anna Guido Rohrer	14,738	12,738	115.7%
	3	Celia O'Dell	12,339	12,861	95.9%
II	*1	Chuck Hill	17,079	9,216	185.3%
	2	Pam Monetti	13,193	9,074	145.4%
	3	Kelly Walker	13,108	9,352	140.2%
III	*1	Mark Gagliardi	12,592	7,236	174.0%
	2	Lisa Bennett	12,113	7,363	164.5%
	3	Carmella Swanson	8,580	7,187	119.4%
IV	*1	Patrena Smith	10,485	5,392	194.4%
	2	Larry Lozano	7,823	5,366	145.8%
	3	Roozbeh Bozorgmaneshfard	8,989	6,697	134.2%
V	*1	Mark Flemm	6,072	4,950	122.7%
	2	Kevin McKeen	5,558	4,975	111.7%
VI	*1	Laurie Gruber	19,662	4,950	397.2%
	2	Chas Robinson	13,338	4,950	269.4%
	3	Patrick Duray	5,569	4,950	112.5%
VII	*1	Angela Engel	8,036	4,950	162.3%
	2	Matthew Halbmaier	5,531	4,950	111.7%
	3	Calvin Mazurkewich	4,599	4,950	92.9%
VIII	*1	Juno Kemple	8,861	4,950	179.0%
	2	Aaron Mathis	6,519	4,950	131.7%
	3	Jodi Skillin	5,643	4,950	114.0%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: SEPTEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Ryan Gregoli	15,992	8,161	196.0%
	2	Katherine Pratt	7,316	6,113	119.7%
II	1	Maria Siero	7,009	4,467	156.9%
	2	Judy Spade	6,888	5,400	127.6%
III	1	Jacqueline Lowe	4,129	3,089	133.7%
	2	Thomas Nejman	3,091	2,924	105.7%

MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	JT Tasker	64,643	57,507	112.4%
	2	Ryan Gregoli	78,689	73,448	107.1%
II	*1	Amanda Mlinaz	46,454	33,834	137.3%
	2	Maria Siero	40,921	40,199	101.8%
III	*1	Morgan Breier	20,849	19,008	109.7%
	2	Thomas Nejman	28,171	26,318	107.0%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** LAURIE GRUBER 14,601
- 2** CHAS ROBINSON 10,101
- 3** JUNO KEMPLE 5,318



1
LAURIE GRUBER
HAMMOND, WI

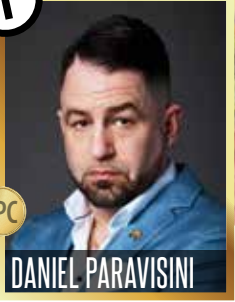
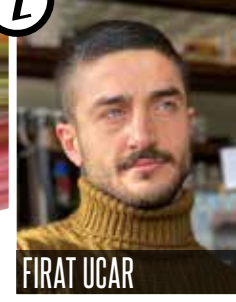
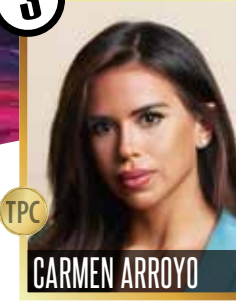


GC = 2023 PR Growth Council Member

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII is calculated based on 110% of previous year's production, or 6,600 leads whichever is greater. To be recognized, Rep must meet 90% of Growth objective.

Manager Categories I-III is calculated based on 110% of previous year's production for their respective territories. To be recognized, Manager must meet 90% of Growth Objective.

WORLD'S GREATEST BONUS

1	2	3	4	5
				
DANIEL PARAVISINI \$69,879 AO	FIRAT UCAR \$38,293 AO	CARMEN ARROYO \$20,402 Theodore Pappas	ALVIN ALI \$15,955 Andrew McQuade	MUHAMMED ASHRAF \$11,705 Theodore Pappas

SEPTEMBER BONUS LEADERS

PAYOUT: \$2,421,209

QUALIFIERS: 3,570

<ul style="list-style-type: none"> \$ 69,879 Daniel Paravisini 38,293 Firat Ucar 20,402 Carmen Arroyo 15,955 Alvin Ali 11,705 Muhammed Ashraf 11,074 Joshua Dishong 11,070 Michael van Delft 9,675 Brandon Bennett 9,290 Ian Pickett 8,868 Edward DeFurio 8,637 Nikolla Lulgjuraj 8,617 Scott Whitford 8,144 Ethan Tolbert 8,047 Patrice Charles 7,578 Sarah Saleim 7,518 Franko Bilbili 7,379 Kelly Ekker 6,673 Alexandra Longo 6,308 Anthony Ruggiero 5,797 Alex Tran 5,727 Lily Sakai 5,496 Charles Nacovsky 5,362 Oleg Novitchii 5,347 Manique Sala 5,264 Liomar Marval 5,244 Jesse Fullmer 5,204 Jennifer Terife Medina 5,165 Ladan Rahbary 5,123 Alexis Hawkins 5,114 Phi Phan 5,100 Jihad Ottallah 5,091 Austin Timmons 5,041 Harvey Quinn 4,941 Pablo Castro Gault 4,791 Arturo Romero 4,683 Michael Valent 4,636 Evan Labranche 4,622 Matthew Zang 4,598 Amanda Lustbader 4,404 Max Quasem 4,324 Joachim Jean 4,324 Damon Stroup 4,308 Endy Surriel 4,249 Cherrish Taylor 4,180 Michael Maloney 4,154 Tyler Lala 	<ul style="list-style-type: none"> \$ 4,097 Carly Ferraro 4,067 Alipate Makau 3,910 Dalton Cassavoy 3,873 Heccy Rivas 3,820 Kevin Ishikane 3,781 Joseph Sarasin 3,769 Giorgi Gogidze 3,735 Jordan Moore 3,724 Lamine Diakhate 3,701 Rafael Marcaco 3,695 Andrea Dorta 3,676 Gage Stevens 3,675 Michael Schaefer 3,674 Jamie Tan 3,643 Jacob Reiter 3,632 Jonathan Ojendi 3,615 Blair Sheppard 3,594 Joseph Lance 3,589 Michael Battaglio 3,586 Eric LaBossiere 3,557 Pa Aliou Kasseh 3,543 Sylvain Kalombo 3,535 Mama Ateu 3,514 Jeanneliza Solis 3,510 Elba Diaz 3,500 Andrea Schmitt 3,495 Tichina Haughton 3,470 Noor Musleh 3,462 Irma Gallardo 3,451 Bryan Juskiw 3,382 Laura Sandoval 3,377 Andrew Brown 3,371 Solgeis Cardozo Mijares 3,366 Evan Holzhauer 3,355 Nicholas Davis 3,350 David Melendrez 3,312 Joey Kennedy 3,301 Nick Scordos 3,289 Maria Acuna Regalini 3,271 Joel Trask 3,219 Donald Lewis 3,204 Connor O'Donnell 3,153 Daniel Li 3,141 Marcelin Kabala 3,138 Derrick Mason 3,127 Aref Sayegh 	<ul style="list-style-type: none"> \$ 3,122 Kurt Evans 3,121 Riche Haye 3,108 Natalia Beltran Hernandez 3,070 Alessandro Succurro 3,053 Matthew Lehman 3,047 Jonathan Conner 3,040 Alexxys Lampkin 3,011 Ifeanyi Ufodu 2,993 Roger Fung 2,990 Kasali Kotun 2,984 Fredi Bilbili 2,982 Stephanie Hernandez 2,982 Lawrence Smith 2,971 Cindy Ramirez 2,953 Alex McElmoyl 2,953 Chantia Williams 2,919 Bryce Hargrove 2,910 Justin Zeramby 2,907 Adam Kidikas 2,891 Mike Reed 2,887 Gusmary Cordero 2,887 Juan Olvera 2,884 Victor Romero 2,876 Jimmy Quifille 2,860 Gary Sloucum 2,853 Alon Barnur 2,839 Joelys Rodriguez 2,834 Daniel Prinzo 2,831 Ronald Rivera 2,818 Robert Stevens 2,811 Christina Hamilton 2,809 Juneth Zambrano De Grasso 2,800 Massoud Vaziri 2,796 Ailyin Montilla 2,790 Ikram Al-Shobaki 2,763 Lleison Martinez 2,751 Tina Nelson 2,741 Colin Ghee 2,729 Theresa Romer 2,719 Steffanie Arce 2,718 Magaly Una 2,713 Bruce Tan 2,709 Jackson Shoemaker 2,682 Shane Havel 2,678 Ernesto Delgadillo 2,674 Khamfeuang Phothisene 	<ul style="list-style-type: none"> \$ 2,670 Marisone Navor 2,661 Janice Brown 2,659 Reanna Wilding 2,642 Shalom Chaimov 2,631 Roberto Samano Diaz 2,624 Ireland Sirni 2,607 Andrea V Laurent 2,605 Brock Lampee 2,595 Ashley Charriere 2,592 Christopher McGlynn 2,584 Fredi Bilbili 2,580 Kingsley Hansen 2,561 Denzil Latimore 2,557 Francelys Mantilla 2,553 Asah James-Bond 2,547 Adam Russell 2,538 Jamell Ramsay 2,535 Michael Scarborough 2,529 Bianca Rodriguez 2,523 Vincent Neal 2,511 Michael Hinson 2,496 Fredda Saade Avendano 2,488 Jennifer Savino 2,467 Steven Valentim 2,467 Guillermo Diaz 2,466 Viktorious Dugan 2,465 Crystal Vairetta 2,448 Richarda Joseph Garcia 2,441 Danielle Wilder 2,425 Austin Macias 2,417 Maxon Elozier 2,410 Sebastian Frydenberg 2,408 Connor Brown 2,396 Brian Harrington 2,394 Eric Ramirez 2,392 Amanda Blumert 2,391 Ana Pena 2,388 Edward Tiongson 2,377 David Staffieri 2,375 Christopher Jeantet 2,373 Meenakshi Chavis 2,368 Muhammad Mansoor 2,351 Julia Loboda 2,345 Justin Diaz 2,343 Tom Shamon 2,343 Amber Pearson 	<ul style="list-style-type: none"> \$ 2,339 Connor Cook 2,333 Donald Shafer 2,318 Oyindamola Falegan 2,303 Alyssa Duff 2,301 Sharif Grays 2,295 Todd Krupa 2,249 Kelechi Anele 2,245 Rahman Mashriqi 2,243 Bernardo Lopez 2,240 Chad McLaughlin 2,238 Razan Glamp 2,238 Rachan Zarba 2,232 Terrence Spain 2,228 Celia Sandoval 2,221 Maria Lopez Cuadros 2,211 Maddy Penuela 2,210 Agnieszka Kuspier 2,202 Andrew Chambers 2,192 Maria Ortega 2,183 John Zwald 2,176 Yngrid Seijas Garboza 2,169 Federico Betancourt 2,149 Ellen Tuttle 2,145 Anthony Bolognesi 2,142 Julie Aprahamian 2,139 Fouziyeah Saad 2,417 Ivan Andrade 2,114 Joanna Rowland 2,091 Truman Falkner 2,080 Natalie Soboleva 2,075 Yohely Ruiz Medina 2,071 Isaac Foster 2,070 Matthew Norcup 2,067 Caren Deanda 2,053 Ethan Pfeifer 2,051 Akinyemi Akinseye 2,046 Lindsay Staffieri 2,041 John Rings 2,038 Bryan Froneyberger 2,035 Michele Faul 2,033 Oriana Rios Mata 2,019 Ashley Van Buren 	<ul style="list-style-type: none"> \$ 1,723 Stephanie Soto-Milton 1,721 Jeffrey Tillman 1,721 Ariana Rodriguez 1,719 Gabriel Abuauan 1,706 Oludoyin Omolaja 1,688 Emily Hillstrom 1,688 Nancy Covarrubias 1,687 Lina Toma 1,686 Deandre Barber 1,685 Paige Zuzick 1,680 Jesus Fernandez Prada 1,672 Pascual Gonzalez Maillo 1,670 Dana Bell 1,663 James Mathews 1,663 Garron Moffett 1,661 Srinivas Yerraganti 1,660 Mason Duty 1,656 Jaime Izquierdo Granda 1,654 Armani Abreu 1,652 Richard Millington 1,643 Lu Zhang 1,643 Marian Gerges 1,639 Asiguy Haugabook 1,639 Alexander Gomez 1,633 Zschaune Hendrickson 1,633 Alden Monger-Martinez 1,631 Cara Richard 1,627 Nestor Borjas Guevara 1,618 Nawras Kanan 1,615 Khadijah Muhammad 1,614 Cedric Portis 1,612 Gregory Caldwell 1,607 Sean Henry 1,601 Brian Herb 1,592 Orfelina Bastardo 1,591 Raymond Angeles 1,590 Joseph Misleh 1,588 Elioena Gomez Perez 1,586 Natalia Sucre Hernandez 1,581 Omaira Garces Ramonez 1,579 Vincia Moore 1,577 Darkis Perez Padron 1,577 Danial Arif 1,575 Kierra Smith 1,571 Kylie Kiefer 1,571 Ayuna Gaines 1,568 Michael Ellis 1,566 Morvarid Tadayon 1,562 Michael Romero 1,557 Roger Fredericks 1,551 Ronald Rodriguez Garcia 1,548 Jared Robertson 1,548 Julio Patino 1,547 Adrienne Bragas 1,547 Jordon Graham 1,545 Brad Toyama 1,541 Jesse Spencer 1,538 Liz Chong Roman 1,533 Iris Siles Peralta 1,529 Joseph Juliano 1,528 Fatima Mashriqi 1,525 Tyler Sikarskie 1,525 Stephanie Rheinheimer 1,523 Som Mishra 1,517 Stacie Freye 1,517 Brittany Anderson 1,514 David Asbra 1,512 Stuart Pagan 	<ul style="list-style-type: none"> \$ 1,365 Maria Domaracki 1,362 Reynaldo Hernandez 1,353 Vincent Cleary 1,353 Laurekins Pardoani 1,348 Leonard Pedrosa 1,347 Jermaine Moye 1,346 Clayton Friday 1,344 Juli Roth Preston 1,344 Robin Collier 1,337 Joshua Hammond 1,335 Kambiz Kiamehr 1,334 Andres Pena Montiel 1,334 Kara Roenspies 1,333 Reinaldo Martinez 1,330 Erica Baker 1,329 Beverly Bishop 1,323 Javier Contreras Paraguacuto 1,319 Courtney Wharton 1,316 Cross Stepkowski 1,314 Ardian Gojcay 1,311 Farnaz Fotovat Ahmadi 1,311 Alexandra Graterol 1,310 Carol Fernandez 1,299 Obinna Joseph 1,298 Emily Lehman 1,295 Sandra Perez Espinal 1,293 Krystal Moore 1,292 Richard Carter 1,288 Kathryn Fell 1,284 Michele Stewart 1,283 Camron Chavez 1,281 Calvin Irving 1,280 Carmilla Springer 1,279 Shahriar Mohammadi 1,277 Maksym Kulis 1,274 Ingrid Stewart 1,273 Jillian Getz 1,272 Stevan Zaharias 1,272 Victor Marquez Cerquera 1,271 Adam Gill 1,269 Nadira Singh-Moon 1,267 Michael Bohler 1,264 Patrick Minto 1,262 Ryan Martin 1,261 Eugene Kaskhin 1,255 Logan Klink 1,255 Lady Avila 1,255 Rafael Primera 1,252 Anton Ljuljdjuraj 1,249 Ilene Hirsch 1,249 Panaris Bregu 1,247 Denise Vargas 1,246 Willie Martinez Beltran 1,239 Patrina Thomas 1,231 Tyrus Whitehead 1,229 Whitney Woodard 1,228 Zachary Hofreiter 1,227 Veronica Morales 1,224 Silas Merkel 1,223 Nicole Bolognesi 1,220 Enzo Morlacci 1,219 Zeljko Misic 1,217 Kenneth Barker 1,215 Nicole Kline 1,213 Eric Butt 1,213 Javier Diaz 1,213 Mitchell Webb 1,213 Theresa Monaghan 	<ul style="list-style-type: none"> \$ 1,211 Eleisa Carlino Andrea 1,205 Michael Williams 1,204 Ryan Burns 1,203 Mark Demara 1,202 Jonathan Rindt 1,191 Nicolette Van Rensburg 1,189 Awbrey Vachon 1,189 Kimberly Ramirez 1,186 Richard Barbour 1,185 Igor Melcharek 1,184 Chris La Fond 1,184 Jason Kulszan 1,184 Anthony Sava 1,182 Rayvan Wilsdorf 1,181 Tiffany Hall-Rhodes 1,180 Megan Bradshaw 1,174 Nolan Thompson 1,171 Zachary McCormack 1,165 James Sherwood 1,164 Dustin Brown 1,164 James Zeitz 1,164 Rubin Chaimov 1,163 David Mayfield 1,161 Joel Acosta 1,161 Taurean Flournoy 1,160 Omar Fernandez 1,158 Kamaille Viena 1,157 Gina Gutierrez 1,156 Steven Keeney 1,156 Marie Laine 1,156 Sunya Sather 1,156 Jon Golin 1,154 Shanequa Ball 1,153 Alined Moreno Barboza 1,153 Justin Sutton 1,152 Tiffany Arntzen 1,150 David De Anda 1,148 Andrew Boston 1,146 Edward Leon 1,146 Lisa Reine 1,146 Michael Panella 1,146 Ruth Luna 1,146 Christine LaGambina 1,146 Jose Sardi 1,145 Tyjere Morrow 1,144 Anthony Williams 1,143 Fabian Aniekwensi 1,143 Marysol Cassidy 1,143 Mina Fahmy 1,142 Dana Cortez 1,140 Tara Osswald 1,138 Christian Navarro 1,136 Joy Quinones 1,134 Michael Ribovich 1,134 Darez Meriwether 1,134 Morgan Boneberg 1,133 Marcia McDuffie 1,133 Cynthia Perez Tejada 1,132 Jozef Tinaj 1,131 Anthony D Williams 1,131 Marshall Fernandez 1,131 Aaron Edelman 1,130 Sharon Potter 1,127 Kimberly Recinos 1,127 Stephen Hughes 1,122 Makayla Buchanan 1,122 Felicia De La Rosa 1,120 Brenna Behan
---	--	---	---	--	---	--	--

WORLD'S GREATEST BONUS - CONTINUED

- \$ 1,120 Angie Cuevas
- \$ 1,119 Amy Cyphers-Littel
- \$ 1,118 Geraldine Vieira Ledezma
- \$ 1,118 Mia Bakos
- \$ 1,116 Ashley Mysza
- \$ 1,112 Aisha Ahmad
- \$ 1,112 Nelson Rodriguez
- \$ 1,111 Mario Andres Chavez
- \$ 1,110 Silvia Polidoro Cisneros
- \$ 1,110 Kari Hugel
- \$ 1,110 Jericho Cail
- \$ 1,110 Jaylind Williams
- \$ 1,106 Henry Holland
- \$ 1,106 Frank Romo
- \$ 1,105 Daniel Lewis
- \$ 1,104 Christopher Barrett
- \$ 1,104 Ryan Wunderlich
- \$ 1,103 Filomena Pensa Vargas
- \$ 1,102 Anthony Salerno

- \$ 1,099 Cedar Hansen
- \$ 1,096 Leshunna McCray
- \$ 1,094 Brendan Messina
- \$ 1,093 Antonio Chacin
- \$ 1,091 Maricruz Betances
- \$ 1,089 Jarrett Giannotti
- \$ 1,086 Corrine Knight
- \$ 1,084 Brandon Lindsay
- \$ 1,082 Deborah Brown
- \$ 1,076 Martha Benitez Ferro
- \$ 1,076 Triston Miller
- \$ 1,074 Jennifer Anthes
- \$ 1,073 Baylie Brown
- \$ 1,073 Akram Mirahmadi Shalamzari
- \$ 1,073 Damon Blackman
- \$ 1,071 Emily Cordova Quijada
- \$ 1,071 Jenise Sarraga
- \$ 1,070 Cristian Perez
- \$ 1,067 Joanne Patten

- \$ 1,066 Nilisha Mills
- \$ 1,066 Jacob Valdellon
- \$ 1,065 Jordan Hajj
- \$ 1,064 Estefania Canollano
- \$ 1,063 Shanita Friedlander
- \$ 1,063 Ryan Bucher
- \$ 1,061 Tina Janti
- \$ 1,060 Emylie Meyer
- \$ 1,059 Jordan Jones
- \$ 1,058 Natasha Smith
- \$ 1,055 Timothy Quigley
- \$ 1,053 Aderonke Folayan
- \$ 1,050 Bradley Sullivan
- \$ 1,049 Shayla Harris
- \$ 1,045 Melinda Skinner
- \$ 1,045 Michael Antoniotti
- \$ 1,044 Maria Velasquez Farley
- \$ 1,043 Jennifer Schmid
- \$ 1,042 Brandon Geercken

- \$ 1,038 Steven Barton
- \$ 1,037 Raylene Canela
- \$ 1,037 Orett Nelson
- \$ 1,037 Ashley Norris
- \$ 1,037 Emily Wilson
- \$ 1,036 Lyndon Hembree
- \$ 1,035 George Shafer
- \$ 1,033 Joseph Sciria
- \$ 1,027 Mariam Alabi
- \$ 1,024 Nathan Shamburg
- \$ 1,023 Trivania Bourne
- \$ 1,021 Tymara Mansfield
- \$ 1,021 Jomaa Mathews
- \$ 1,019 Michael Locke
- \$ 1,019 Jaydin Wise
- \$ 1,019 John Reason
- \$ 1,017 Tabitha Sanders
- \$ 1,017 Feagai Singh
- \$ 1,016 Shelbie Pagan

- \$ 1,014 Nicholas Geyer
- \$ 1,013 Sean Rivera
- \$ 1,013 Jenocent Edwardraj
- \$ 1,012 Erick Deal
- \$ 1,012 Robert D Williams
- \$ 1,012 Stephen Atkinson
- \$ 1,011 Nsikelelo Simelane
- \$ 1,010 Johnathan Stajner
- \$ 1,010 Destiny Okungbowa
- \$ 1,009 Jesse Weaver
- \$ 1,007 Jared Kovach
- \$ 1,007 Ryan Reutenauer
- \$ 1,007 Morgan Millay
- \$ 1,004 Andre Turner
- \$ 1,001 Victoria Lewis

SA/9A DIRECT CODE FIELD TRAINING BONUS

1



KARINA MORAN
\$10,168
Zaida Ferrer

2



AXEL CARRASQUEL
\$5,950
Zaida Ferrer

3



NELSON SUCRE
\$5,806
Sergio Carta

4



OLIMAR CASSARINO FIGUEROA
\$5,186
Quintero-Vidal

5



JENNIFER TERIFE MEDINA
\$4,833
Sergio Carta

DIRECT VIP BONUS

SEPTEMBER BONUS LEADERS | PAYOUT: \$180,250 | QUALIFIERS: 381

- \$ 2,250 Carol Fernandez
- \$ 2,000 Oscar Gastelum
- \$ 2,000 Kelly Jones
- \$ 1,750 Ana Machado Rodriguez
- \$ 1,500 Toni-Ann Allen
- \$ 1,500 Luis Alvarez
- \$ 1,500 Wade Campbell
- \$ 1,500 Yuhail Castillo
- \$ 1,500 Kolin Delija
- \$ 1,500 Mohamed Jaffer
- \$ 1,500 Shakresha Parhams
- \$ 1,500 Mayerlin Ramirez Davila
- \$ 1,500 April Ross
- \$ 1,500 Kathryn Thorburne
- \$ 1,500 Susana Vargas
- \$ 1,500 Fatjon Vrush
- \$ 1,250 Jordan Hamrick
- \$ 1,250 Christopher Jones
- \$ 1,250 Tyler McKnight
- \$ 1,250 Raheem Nubani
- \$ 1,250 Paola Ramos
- \$ 1,000 Garrett Amora
- \$ 1,000 Cole Bramhall
- \$ 1,000 Russel Brooks-Martin
- \$ 1,000 Ryan Burns
- \$ 1,000 Kristopher Cain
- \$ 1,000 Eleisa Carlino Andrea
- \$ 1,000 Pablo Castro Gault
- \$ 1,000 Santino Ciocca
- \$ 1,000 Brian Colarusso
- \$ 1,000 Roccina Concepcion Lopez
- \$ 1,000 Alyssa Contreras
- \$ 1,000 Lisa Dohmen
- \$ 1,000 Riley Donovan

- \$ 1,000 Tanner Geibel
- \$ 1,000 Kevin Gonzales
- \$ 1,000 Tucker Gregor
- \$ 1,000 Mario Hajro
- \$ 1,000 Andrew Hynan
- \$ 1,000 Jason Kelley
- \$ 1,000 Kasali Kotun
- \$ 1,000 Mario Lozoya
- \$ 1,000 Rochelle Maggantay
- \$ 1,000 Angel C Marquez
- \$ 1,000 Zachary Marshall
- \$ 1,000 Lawrence McMorrow
- \$ 1,000 Crystal Mekdarasack
- \$ 1,000 Akram Mirahmadi Shalamzari
- \$ 1,000 Kegan Owen
- \$ 1,000 Marquies Price
- \$ 1,000 Daniel Ramirez
- \$ 1,000 Rebecca Rehrig
- \$ 1,000 Yasiel Rodriguez Naranjo
- \$ 1,000 Stephanie Shaw
- \$ 1,000 Blair Sheppard
- \$ 1,000 Andrea Silva
- \$ 1,000 Iffrah Tahir
- \$ 1,000 Cherrish Taylor
- \$ 1,000 Damaris Trejo
- \$ 1,000 Mauricio Viamonte
- \$ 750 Kelly Betancourt
- \$ 750 Logan Buckley
- \$ 750 Nicholas Catenacci
- \$ 750 William Flournoy
- \$ 750 Connor Koy
- \$ 750 Taj Tumber
- \$ 750 Humberto Vivas Soto
- \$ 750 Donald Wash

- \$ 500 Amina Adamou
- \$ 500 Daniel Arnold
- \$ 500 Kyle Baggett
- \$ 500 Jessica Bobe
- \$ 500 Panaris Bregu
- \$ 500 Makayla Buchanan
- \$ 500 Christopher Bungay
- \$ 500 Andres Burgos Perez
- \$ 500 Hortencia Leal
- \$ 500 Olimar Cassarino Figueroa
- \$ 500 Rubin Chaimov
- \$ 500 Ashley Charriere
- \$ 500 Heriberto Chavez
- \$ 500 Geminway Cheng
- \$ 500 Brandon Collazo
- \$ 500 Zachery Croyle
- \$ 500 Jonathan Da-Al
- \$ 500 Ariane Davis
- \$ 500 Sarah Desimone
- \$ 500 Donya Devore
- \$ 500 Madeleine Dunn
- \$ 500 Lynse Eby
- \$ 500 Jose Flores Paz
- \$ 500 Jeffrey Frias
- \$ 500 Marc Futterweit
- \$ 500 Dylan Garrett
- \$ 500 Jasmine Garrett
- \$ 500 Yanicka Ghoston
- \$ 500 Anthony Greco
- \$ 500 Justin Haisha
- \$ 500 Zackarea Hakim
- \$ 500 Drew Hall
- \$ 500 William Heilman
- \$ 500 Nicole James

- \$ 500 Alejandro Jardon
- \$ 500 Jennifer Joseph
- \$ 500 Obinna Joseph
- \$ 500 Aubrie Koll
- \$ 500 Hussein Kutkut
- \$ 500 Maria Lagios
- \$ 500 Allison Lague
- \$ 500 Christopher Larsen
- \$ 500 Ana Gabriela Lechuga
- \$ 500 Abigail Ledesma Sanchez
- \$ 500 Maria Lugo Rincon
- \$ 500 Gina Mateer
- \$ 500 James Mathews
- \$ 500 Isaiah McGee
- \$ 500 Matthew Melhorn
- \$ 500 Rafael Mendez
- \$ 500 Tanner Midlick
- \$ 500 Jordan Mosher
- \$ 500 Daoud Naser
- \$ 500 Estefani Nava Rubio
- \$ 500 Dane Nixon
- \$ 500 Sasha Oakes
- \$ 500 Connor O'Donnell
- \$ 500 Keenan Pacheco
- \$ 500 Desmond Parrinello
- \$ 500 Amanda Peterson
- \$ 500 Evan Pinkerton
- \$ 500 Mary Ramirez
- \$ 500 Phillip Rigoli
- \$ 500 Anthony Robertson
- \$ 500 Hannah Rockensuess
- \$ 500 Tyler Roenicke
- \$ 500 Cesar Romero Vasquez
- \$ 500 Caitlin Roth

- \$ 500 Pashion Ryals
- \$ 500 Fredda Saade Avendano
- \$ 500 Manique Sala
- \$ 500 Jovanie Scarlett
- \$ 500 Hussein Serrano
- \$ 500 William Shealey
- \$ 500 Benjamin Shortridge
- \$ 500 Enzo Sibille
- \$ 500 Austin Sickler
- \$ 500 Samuel Siegel
- \$ 500 Melinda Skinner
- \$ 500 Deveran Smith
- \$ 500 James Snipes
- \$ 500 Jessica Springer
- \$ 500 Dale Steely
- \$ 500 Jordan Stelzer
- \$ 500 Diego Sucre Hernandez
- \$ 500 Josiah Talton
- \$ 500 Tyler Teague
- \$ 500 Yarllys Torres
- \$ 500 Vivian Trinh
- \$ 500 Carlos Vasquez
- \$ 500 Lisbeth Vasquez Rodriguez
- \$ 500 Leonardo Vidoza Perdomo
- \$ 500 Jamie Webster
- \$ 500 Tyrus Whitehead
- \$ 500 Verna Willbur
- \$ 500 Ashley Woodyard
- \$ 500 Nikolai Zollinger
- \$ 500 Ian Zollos
- \$ 500 Paige Zuzick

- \$ 10,168 Karina Moran
- \$ 5,950 Axel Carrasquel
- \$ 5,806 Nelson Sucre
- \$ 5,186 Olimar Cassarino Figueroa
- \$ 4,833 Jennifer Terife Medina
- \$ 4,726 Raheem Nubani
- \$ 4,705 Pablo Castro Gault
- \$ 3,989 Josiah Talton
- \$ 3,910 Yuhail Castillo
- \$ 3,726 Nicole Bolognesi
- \$ 3,524 Rowyn Rivas
- \$ 3,220 Angel C Marquez
- \$ 3,219 Brooklyn Brooks
- \$ 3,191 Parker Powers
- \$ 3,173 Harrison Trager
- \$ 2,995 Ornela Martinaj
- \$ 2,982 Damaris Trejo
- \$ 2,960 Amanda Urdaneta
- \$ 2,891 Kelly Betancourt
- \$ 2,842 Carla Garcia Betancourt
- \$ 2,712 Paula Martinez Mirto
- \$ 2,692 Brandon Collazo
- \$ 2,616 Ana Machado Rodriguez
- \$ 2,464 Jose Leon Guevara
- \$ 2,423 Yohely Ruiz Medina
- \$ 2,416 Jose Flores Paz
- \$ 2,386 Denzil Latimore
- \$ 2,364 Oriana Romero-Vasquez
- \$ 2,363 Mayerlin Ramirez Davila
- \$ 2,360 Andrea Silva
- \$ 2,348 Yasiel Rodriguez Naranjo
- \$ 2,319 Wade Campbell
- \$ 2,043 Sean Melaven
- \$ 2,025 Justin Neal
- \$ 2,022 Kekoa Jacobs
- \$ 2,014 Evan Pinkerton
- \$ 2,005 Thomas Lytle
- \$ 1,965 Sasha Oakes
- \$ 1,964 Chayson Williams
- \$ 1,964 Colten Rice
- \$ 1,963 Monte Boswell
- \$ 1,934 Francisco Valencia
- \$ 1,931 Dylan Rankin
- \$ 1,930 Zachary Marshall
- \$ 1,880 Morgan Boneberg
- \$ 1,872 Heather Watson






- \$ 1,844 Justin Haisha
- \$ 1,840 Daniel Lewis
- \$ 1,806 Brian Ackley
- \$ 1,785 Brandon Hegwood
- \$ 1,772 Carlos Pineda
- \$ 1,738 Keely Janzen
- \$ 1,732 Rebecca Chacon
- \$ 1,729 Mario Lozoya
- \$ 1,729 Uri Hawkins
- \$ 1,692 Brendan Messina
- \$ 1,689 James Ganci
- \$ 1,688 Desmond Parrinello
- \$ 1,671 William Heilman
- \$ 1,633 Nathalia Hernandez
- \$ 1,608 Frank Romo
- \$ 1,600 Brandi Hambleton
- \$ 1,594 Kayla Alligood
- \$ 1,586 Erin Gallagher
- \$ 1,583 Isabel Bolanos
- \$ 1,525 Licel Ruiz
- \$ 1,519 Jason Kelley
- \$ 1,487 Franko Bilbili
- \$ 1,479 Dylan Marroquin
- \$ 1,478 Luis Almaguer
- \$ 1,439 Michael Conner
- \$ 1,431 Nelson Erwin Delepiani
- \$ 1,418 Kevin Dempsey
- \$ 1,414 Danny Bodish
- \$ 1,411 Robert Underwood
- \$ 1,405 Ryan Burns
- \$ 1,403 Ryan Lee
- \$ 1,399 Mariah Pierce
- \$ 1,394 Lisbeth Vasquez Rodriguez
- \$ 1,378 Yngrid Seijas Garboza
- \$ 1,366 Muril Farina
- \$ 1,362 Yolamar Picon Mora
- \$ 1,340 Brenda Deas
- \$ 1,339 Cristopher Perozo Valenzuela
- \$ 1,338 Maria Lugo Rincon
- \$ 1,330 Virginia Gomez
- \$ 1,286 Diego Sucre Hernandez
- \$ 1,259 Ashley Mysza
- \$ 1,256 James Mathews
- \$ 1,230 Amber Vandivor
- \$ 1,219 Joshua Martinez
- \$ 1,205 Sean Dillon

- \$ 1,195 Ivana Martin
- \$ 1,188 Erika Aldana Santana
- \$ 1,187 Jessenia Shavlik
- \$ 1,187 Antonio Reyes
- \$ 1,186 Jessica Bobe
- \$ 1,169 Torian Fields
- \$ 1,162 Yanicka Ghoston
- \$ 1,157 Cheryl Rudolph
- \$ 1,148 Michael Chapman
- \$ 1,133 John Brewer
- \$ 1,119 Dontae Reeves
- \$ 1,108 Jordan Ford
- \$ 1,103 Jordan Jones
- \$ 1,097 Jordan Mosher
- \$ 1,095 Ashley Torres-Gutierrez
- \$ 1,079 Stephanie DesForges
- \$ 1,060 Nelson Rodriguez
- \$ 1,051 Raveen Franklyn
- \$ 1,050 Tara Cottongim
- \$ 1,043 Silas Merkel
- \$ 1,031 Maryger Guedez
- \$ 1,029 Donald Hollen
- \$ 1,028 Corey Tyler
- \$ 1,024 Johanna Soto-Silva
- \$ 1,020 Cara Richard
- \$ 1,005 Macie Kehl
- \$ 1,002 Hilarie Selanders
- \$ 990 Mario Damico
- \$ 989 Cherrish Taylor
- \$ 986 Daniel Stekman Lugo
- \$ 983 Luis Alvarez
- \$ 979 Cole Bramhall
- \$ 945 Shahab Mahdavinejad
- \$ 935 Jennifer Joseph
- \$ 934 Endy Sorie
- \$ 929 Shakresha Parhams
- \$ 923 Fredda Saade Avendano
- \$ 922 Emil Gamidov
- \$ 920 Miles Mustiful
- \$ 916 Dale Steely
- \$ 914 Makenzie Wolford
- \$ 913 Jeffery May
- \$ 912 Sara Lentz
- \$ 912 Srinivas Yerraganti
- \$ 904 Ricardo Quijada Caldera
- \$ 893 Miguel Serrano

- \$ 888 Calvin Dickherber
- \$ 871 Marcelin Kabala
- \$ 869 Crystal Mekdarasack
- \$ 858 Marian Gerges
- \$ 851 Nouraddin Hussein
- \$ 846 Dane Nixon
- \$ 843 Hortencia Leal
- \$ 836 Santino Ciocca
- \$ 830 Melissa Grieb
- \$ 826 Damian Woods
- \$ 818 Kayla Shelton
- \$ 817 Tyler McKnight
- \$ 817 Connor O'Donnell
- \$ 815 Selina Maldonado
- \$ 808 Jamie Caldwell
- \$ 806 Andrew Bogeas
- \$ 797 Melissa Morgan
- \$ 793 Asmery Bracho Bracho
- \$ 790 Carly Pippin
- \$ 784 Eric Salado
- \$ 783 Alejandro Jardon
- \$ 781 Julian Ramirez Campos
- \$ 778 Iris Hinojosa
- \$ 772 Anthony Recker
- \$ 771 Ashley Charriere
- \$ 766 Jarman Tisdale
- \$ 762 Courtney Kern
- \$ 759 Jennifer Anderson
- \$ 758 Donald Wash
- \$ 757 Isaiah Frection
- \$ 746 Taylor Moran
- \$ 744 Russel Brooks-Martin
- \$ 743 Ana Gabriela Lechuga
- \$ 737 Joanna Grossman
- \$ 733 Brandy Cummings
- \$ 727 Larry Faria Rodriguez
- \$ 713 Lee Samatowic
- \$ 713 Marquies Price
- \$ 710 Jeffrey Frias
- \$ 699 Victor Grasso Zambrano
- \$ 693 Christy Anderson
- \$ 693 Drew Johnson
- \$ 691 Kelsey Friedler
- \$ 685 Emily Klich
- \$ 675 Jonathon English
- \$ 673 Joshua Shoemstith

- \$ 665 Phillip Glasco
- \$ 665 Lisa Dohmen
- \$ 656 Reanna Wilding
- \$ 649 Jared Robertson
- \$ 636 Trey Oram
- \$ 629 Katinia Minor
- \$ 629 Arianna Patterson
- \$ 619 Montzer Alwatan
- \$ 616 Jack Pentek
- \$ 608 Funmilola Elumade
- \$ 605 Jenny Torres De Villarroel
- \$ 601 Vanessa Suiter
- \$ 601 Gavin McDonald
- \$ 600 Stephany DeLosh
- \$ 598 Nolan Smith
- \$ 590 Lawrence McMorrow
- \$ 583 Nicholas Smith
- \$ 580 Micah Poplin
- \$ 579 Jose Barberena
- \$ 576 Ali Saad
- \$ 575 Caren Deanda
- \$ 569 Hodavia Kalombo
- \$ 559 Tarrance Hankins
- \$ 558 Kyle Baggett
- \$ 551 Morella Parejo
- \$ 551 Juneth Zambrano De Grasso
- \$ 543 Susan Quassani
- \$ 542 Ninoska Sanchez
- \$ 539 Nicole Coureaux-Amaya
- \$ 539 Nicholas Gomez
- \$ 535 Lauretta Bawo
- \$ 535 Elijah Burdette
- \$ 533 Rebecca Rehrig
- \$ 532 Fernando Marquina Saade
- \$ 524 William Hensley
- \$ 523 Jennifer Exum
- \$ 523 John Catalano
- \$ 520 Jacob Lavallie
- \$ 519 Madison Fritz
- \$ 514 Crystal Jack
- \$ 506 Orion Moore
- \$ 504 Teresina Dehaney
- \$ 503 Gina Mateer

LEADERSHIP BONUS

1	2	3	4	5
				
CAROL FERNANDEZ \$43,749 Sergio Carta	BLEDAR BANE \$23,382 AO	TALEB JAMMOUL HAJALI \$23,022 Walter Icaza	JEFFREY ESPINAL \$20,754 Theodore Pappas	KATELYN UCAR \$19,589 AO

SEPTEMBER BONUS LEADERS

PAYOUT: **\$1,484,199**

QUALIFIERS: **803**

- \$ 43,749 Carol Fernandez
- 24,382 Bledar Bane
- 23,022 Taleb Jammoul Hajali
- 20,754 Jeffrey Espinal
- 19,589 Katelyn Ucar
- 18,190 Mark Dushaj
- 18,153 Ileana Tineo
- 16,470 Mark Neilson
- 14,643 Matthew Conrad
- 14,153 Andi Iftiu
- 13,914 Jordan Stelzer
- 13,508 Carlos Navas
- 12,430 Jhanna Valerio Vivas
- 11,228 Spencer Kocej
- 11,112 Daniel Pacheco
- 10,714 Arif Hajro
- 10,615 Nelson Sucre
- 10,523 Zach Otto
- 10,378 Todd Engelson
- 10,014 Daniel Prinzo
- 9,739 Ian Zollos
- 9,382 Daniela Rangel
- 9,211 Jozef Tinaj
- 9,174 Jillian Getz
- 9,057 Steven King
- 8,990 Arturo Romero
- 8,943 Alejandra Larez Morales
- 8,911 Tyler Teague
- 8,718 Ashley Rust
- 7,573 Tanner West
- 7,522 Bobby Gujral
- 7,487 Brandon Hughes
- 7,458 Melinda-Rae Lyse
- 7,391 Braydon Cameron
- 7,263 Joshua Olin
- 7,256 Ryan Stenglein
- 7,152 Manique Sala
- 7,004 Jason Bratin
- 6,915 Maria Bonilla Borrego
- 6,891 Nick Scordos
- 6,477 Clayton Slaughter
- 6,427 Joseph Tomanovich
- 6,329 Dylan Garrett

- \$ 6,327 Chris La Fond
- 6,318 Ed-Maggie Myrthil
- 6,227 Tyler Tasa
- 5,877 Matthew McDowell
- 5,867 Oscar Gastelum
- 5,834 Joseph Gojcaj
- 5,569 Gregory Rudolph
- 5,533 Justin Adams
- 5,531 Jordan Hamrick
- 5,505 Diego Vargas
- 5,499 Fernando Coiran
- 5,488 Darrell Asbell
- 5,480 Stella Roznovan
- 5,444 Dillon Zartman
- 5,403 Logan Buckley
- 5,359 Steven Warner
- 5,319 Aldo Ramirez Marinelli
- 5,230 Kelechi Anele
- 5,209 Angel Marquez
- 5,197 Laurence Moore
- 5,152 Isabella Chacin
- 5,133 Caritza Rojas
- 5,091 Dustin Dunbar
- 4,985 Blake Higuchi
- 4,791 Justin Haisha
- 4,778 Bobby Park
- 4,750 Nicholas Opacian
- 4,748 Adrain Alfred
- 4,713 Chilynn Acevedo
- 4,706 Joshua Hosenbold
- 4,508 Jusem Hajali
- 4,495 Ashley Applon
- 4,472 Carlo Buhay
- 4,369 Ana Machado Rodriguez
- 4,337 Bobby Hamilton
- 4,293 Alexandria Greer
- 4,288 Zakaria Elgahmi
- 4,286 Mike Paragiou
- 4,281 Jihad Ottallah
- 4,268 Christian Gojcaj
- 4,254 Asiguy Haugabook
- 4,187 Luis Luna Rodriguez
- 4,168 Katy Rivera

- \$ 4,060 Kolin Delija
- 4,046 Parveen Lakhani
- 4,045 Joshua Notte
- 3,971 Austin Macias
- 3,919 Augusto Arango
- 3,918 Mohamed Aljahmi
- 3,903 Timothy Wilson
- 3,869 Regina Koonce
- 3,865 Nikola Homesin
- 3,856 Christopher Montoni
- 3,829 James Fangmann
- 3,801 Mele Makaui
- 3,713 Mathew Kahwaji
- 3,704 Vivian Trinh
- 3,665 Javier Diaz
- 3,646 Phi Phan
- 3,572 Erica Lent
- 3,567 Keeland Bryant
- 3,563 Nicole Wright
- 3,548 Sabrina Agostini
- 3,547 Michael McKiernan
- 3,518 Jessica Chang
- 3,515 Nicole Wright
- 3,474 Tucker Gregor
- 3,449 Derek Foore
- 3,432 Kelly Schoenherr
- 3,429 Joshua Butrey
- 3,425 Adam Kidikas
- 3,396 Cody Gardner
- 3,364 Ahmed Elagrab
- 3,304 Jonathan Da-Al
- 3,298 Noah Vongunden
- 3,292 Maria Lagios
- 3,277 Alexandra Berberich
- 3,266 Raul Pinto
- 3,243 Joseph Crivelli
- 3,171 Giorgi Gogidze
- 3,139 Mark Bernsdorff
- 3,127 Mitzi Holmes
- 3,117 Eric Caballero
- 3,099 Weena Centeno-Wade
- 3,073 Troy Plummer
- 3,068 Daniel Arzate Roa

- \$ 3,060 Anthony Mazurkewicz
- 3,055 Stuart Pagan
- 3,049 Slavita Hut
- 3,036 Jessica Kay
- 3,029 Bryce Engstrom
- 2,973 Alon Barnur
- 2,952 Jesse Barker
- 2,944 Jacob Krieger
- 2,941 Jake Kim
- 2,902 Joshua McTier
- 2,889 Francesca Veltri
- 2,875 Marc Futterweit
- 2,867 Rosalind Coates
- 2,865 Nicholas Chuma
- 2,862 Roxana Duarte Castillo
- 2,841 Adem Abdula
- 2,831 Alejandro Sanchez Rios
- 2,818 Heriberto Chavez
- 2,803 Austen Oakes
- 2,802 Chris McFoy
- 2,800 Astrid Gomez Castrillon
- 2,795 Blair Sheppard
- 2,790 Daniel Perkins
- 2,778 Victoria Lewis
- 2,777 Michael Denton
- 2,747 Trevor Hawkins
- 2,731 William Shealey
- 2,700 Andrew Bishop
- 2,697 Mitchell McLaughlin
- 2,689 Brenna Behan
- 2,668 Marisa Willgruber
- 2,637 Melissa Sidoti
- 2,598 Lyndon Prosser
- 2,553 Aaron Friedlander
- 2,516 Kevin Gillum
- 2,479 Tahis Quintero Bonilla
- 2,454 Meaghan Krecsko
- 2,450 Martin Correa Avila Robb
- 2,448 Marvin Fernandez
- 2,447 Kasali Kotun
- 2,444 Matthew Melhorn
- 2,422 Mark Lahijani
- 2,416 John Catalano

- \$ 2,404 Tyler McKnight
- 2,378 Zachery Kertulis
- 2,371 Teresa Rasmussen
- 2,364 Magda Figueiredo
- 2,363 Nicole Sanders
- 2,348 Brandon Bennett
- 2,328 Lauretta Bawo
- 2,304 Sierra Kelsey
- 2,298 Micah Focken
- 2,297 Matthew Diulus
- 2,288 Carmen Pena Guedez
- 2,287 William Parmeter
- 2,261 Kingsley Hansen
- 2,258 Giovanni Vacca
- 2,252 Ryne Morozowski
- 2,246 Tina Janti
- 2,242 Kurt Meaux
- 2,228 Nicholas Beyer
- 2,223 Luis Vidal
- 2,209 Timothy Welsh
- 2,208 Matthew Sutton
- 2,196 Normaned Arocho Pendas
- 2,182 Tyler DuBois
- 2,170 Luciano Valero Vidal
- 2,163 Cesar Romero Vasquez
- 2,156 Justin Diaz
- 2,153 Aubrie Ray
- 2,153 Alan Sedaghat
- 2,142 Johnny Gerges
- 2,119 David Carpenter
- 2,076 Travis Vaughn
- 2,074 Priscilla Blanco
- 2,073 Mayerlin Ramirez Davila
- 2,065 Dustin Holtz
- 2,056 Cassidy Griffin
- 2,049 Lalitha Janardhanan
- 2,043 Ashley Johnston
- 2,024 Brandon Summerton
- 2,022 Sierra Hartwig
- 2,021 Nicole Bolognesi
- 2,012 Justin Masko
- 2,008 Isaiah McGee
- 1,992 Paul Samra

- \$ 1,970 Hannah Rockensuess
- 1,956 Ryan Martin
- 1,950 Aidan Perez
- 1,935 Keenan Bignall
- 1,928 Sayed Hashimi
- 1,924 Venus Grier
- 1,917 Stephen Davis
- 1,912 Perrish Goggins
- 1,910 Akram Mirahmadi Shalamzari
- 1,906 Shawntell Powell
- 1,903 Heddy Bahena
- 1,897 Kahliil Blakely
- 1,861 Taulant Bane
- 1,855 Luis Alvarez
- 1,851 Justin Sutton
- 1,826 Anthony Marsella
- 1,825 David Wang
- 1,817 Zackarea Hakim
- 1,807 Elijah Scott
- 1,794 Corey Helly
- 1,789 Aubrey Wolfe
- 1,781 Paola Asaro Avila
- 1,765 Franco Bilotti
- 1,761 Kenneth Barker
- 1,738 Athea Buchanan
- 1,729 Crystal Vairretta
- 1,727 Zachary Hofreiter
- 1,715 Ashley Clarke
- 1,713 Christopher Burkholder
- 1,705 Clayton Friday
- 1,701 Paige Zuzick
- 1,700 Carlos Colina
- 1,685 Ronald Rivera
- 1,677 Dalton Cassavoy
- 1,675 Christopher Hintz
- 1,667 Joseph Nelson
- 1,658 Michael Geyer
- 1,651 Dianka Blash
- 1,649 Taikendy Trinh
- 1,637 Sara Vaz
- 1,630 Ervin Metaj
- 1,614 John Santosuosso
- 1,609 Ashkan Khoshmashgham
- 1,601 Alejandro Jardon
- 1,587 Morgan Boneberg
- 1,565 Arcelia Zizumbo
- 1,558 Amanda Urdaneta
- 1,548 Matthew Hunsberger
- 1,545 Awbrei Vachon
- 1,543 Melinda Skinner
- 1,535 Carlos Iraheta Barrientos
- 1,529 Selale Booher
- 1,528 Darez Meriwether
- 1,523 Veronica Coval
- 1,516 Jake Gelb
- 1,515 Andrew Hynan
- 1,513 Meredith Woolverson
- 1,504 Jenny Kim
- 1,491 Christopher Rolph
- 1,484 Panaris Bregu
- 1,483 Tabitha Sanders
- 1,468 Bruno Nuro
- 1,440 Alek Filtz
- 1,439 Marvin Gonzalez
- 1,436 Iffrah Tahir

- \$ 1,435 Dale Fortune
- 1,429 Jonah Mullins-Wilson
- 1,428 Luis Almaguer
- 1,425 Dulce Paz
- 1,411 Daniel Rock
- 1,409 Rochelle Magpantay
- 1,403 Torian Fields
- 1,402 Jimmy Johnson
- 1,397 Ngan Pham
- 1,388 Matthew Obringier
- 1,381 Michael Conner
- 1,373 Alexis Pineiro
- 1,372 Robert Joseph
- 1,370 Robert Jackson
- 1,360 Ryan Luera
- 1,354 Andrew Chambers
- 1,350 Steven Counts
- 1,341 Sean Gillespie
- 1,337 Jonathan Rindt
- 1,334 Taj Tumber
- 1,311 Cody Nykoliation
- 1,310 Orion Moore
- 1,305 Ardian Gojcaj
- 1,289 Susana Vargas
- 1,288 Ahmad Aqel
- 1,271 Jose Matos
- 1,268 Jonathan Jones
- 1,266 Troy Henderson
- 1,259 Nathan Frahm
- 1,249 Kathleen McArthur
- 1,249 Tebi Njilefack
- 1,246 Britton Costa
- 1,242 Karly Williams
- 1,227 Tarrance Hankins
- 1,224 Beau Minnick
- 1,221 Jacob Rosinsky
- 1,208 Karly Herrin
- 1,202 Aaron Piotrowski
- 1,191 Antonio Reyes
- 1,173 Marcus Pettigrew
- 1,167 Monica Lee
- 1,156 Steve Svendson
- 1,156 Peter Gabranski
- 1,156 Connor Koy
- 1,155 Noe Perez
- 1,151 Jordan Mosher
- 1,151 Caroline Mora
- 1,150 Luis Soriano
- 1,147 Rubin Chaimov
- 1,141 Christina Benson
- 1,139 Shalom Chaimov
- 1,135 Mario Hajro
- 1,134 Joshua Goodman
- 1,128 Bobby Szwaja
- 1,128 Mary Ramirez
- 1,127 Sahrooz Hussain
- 1,123 Razan Zarba
- 1,106 Nabil Atallah
- 1,104 Michael Maloney
- 1,104 Kian Frost
- 1,101 Nikolai Zollinger
- 1,086 Amalia Rodriguez De Nava
- 1,085 Pa Aliue Kasseh
- 1,084 Jessenia Shavlik
- 1,079 Edward Leon

- \$ 1,079 Mariah Luquin Botello
- 1,058 Michael Cirelli
- 1,051 Christopher Dark
- 1,038 Kevin Musai
- 1,034 Riche Hays
- 1,029 Ashley Beasley
- 1,029 Santino Ciocca
- 1,018 Christopher Larsen
- 1,017 Luissana Atacho Chirinos
- 1,015 Kevin Swiatek
- 1,013 James Marks
- 1,006 Brandon Minor
- 1,005 Carrington Hanna
- 1,002 Samantha Garcia
- 999 Ryan Slone
- 996 Richard Sidoti
- 989 Mauro Capozucca
- 989 Alexander Gomez
- 988 Jeffery May
- 986 Asmery Bracho Bracho
- 986 Ashlynn Orng
- 985 Michael Ray
- 983 Jadwiga Martins
- 978 Viktorious Dugan
- 977 Arthur Trost
- 973 Sherrie McCarty
- 971 Abigail Luna Rodriguez
- 967 Solgeis Cardozo Mijares
- 961 Michael Burningham
- 944 Jonathan Conner
- 942 Ariana Jones
- 938 Astrid Ebner
- 934 Devin Lewis
- 932 Elmar Aslami
- 930 David Bilotti
- 928 Evan Donoghue
- 926 Michele Faul
- 912 Matthew Ward
- 911 Emily Klich
- 909 Justin Hermann
- 906 Samy Jacques
- 885 Kade Beck
- 881 Eric Martinez
- 881 Nicholas Geyer
- 876 Jake Yagjian
- 873 Zayd Alwawi
- 872 Rosmery Ruiz Castro
- 867 Jarrell Jackson
- 865 Evan Pinkerton
- 844 Adam Schaefer
- 843 Steven Pavel
- 836 Jesse Weaver
- 833 Ross Ewen
- 822 Martin Groves
- 816 Funmilola Elumade
- 802 Breyon Williams
- 800 Shakresha Parhams
- 798 Donald Hollen
- 794 Jamie Beuschel
- 792 Peter Poulakis
- 790 Ronke Olusegun
- 785 Sharon Wright
- 776 William Flournoy
- 776 Jessica Specht
- 776 Christopher Bungay

- \$ 761 Maryger Guedez
- 760 Danielle Shealey
- 754 Tristian Haynes
- 753 Jadelene Welty
- 742 Raul Rojas
- 739 Samuel Artzis
- 737 Samuel Marzula
- 725 Maria Lugo Rincon
- 719 Raveen Franklyn
- 716 Kamal Tayyib
- 703 Patrick Sullivan
- 702 Steven Greer
- 698 Jeffrey Lacerte
- 696 Peer Shmelzer
- 683 Ian Kouba
- 675 Tyrus Whitehead
- 672 Shamika Levy
- 671 Jaden Goldney
- 668 Montzer Alwatan
- 661 Kurt Evans
- 660 Joanna Grossman
- 658 Jared Robertson
- 657 Richard Zuccato
- 654 Justin Neal
- 648 Michael Nehme
- 648 Preston Klutz
- 647 Jake Taylor
- 646 Tabitha McDermid
- 642 Eno Iftiu
- 641 Daniel Levine
- 640 Caitlin Roth
- 635 Hasan Ghazal
- 630 Jesse Benwell
- 630 Jesus Parra
- 629 Michael Schaefer
- 628 Daniel Zotter
- 622 Saury Espallat
- 621 Al-Shakise Anderson
- 616 Lindsay Cary
- 609 Cindy Ramirez
- 608 Yoline Octave
- 607 Michael Botond
- 604 John Rings
- 603 Kurt-James MacMillan
- 601 Cory Moncol
- 601 Braeden Gilbert
- 600 Alexander Nachman
- 597 Johnny Fuller
- 597 Devin Moore
- 596 Victoria Perea
- 595 Aaron Luczak
- 595 Tecole Smith
- 592 Brett Miller
- 586 Endy Suriel
- 583 Andres Liranzo
- 582 Muzit Berhe
- 578 Ana Gabriela Lechuga
- 569 Phillip Rigoli
- 566 Yolamar Picon Mora
- 564 James Sodan
- 562 Johnny Ly
- 561 Michael Russo
- 559 Derek Pratt
- 552 Israel Atkins
- 549 Amanda Peterson

- \$ 545 Aften Hamm
- 542 Tanner Duy
- 539 Christian Navarro
- 539 Michael Gerstein
- 537 Jacqueline Prieto
- 536 Kingsley Ibeh
- 536 Ebou Jatta
- 527 Robin Gonzalez
- 524 Drake Bauer
- 522 Eric Thompson
- 518 Courtney Somsan
- 514 Davina Vo
- 508 Colten Rice
- 508 Caren Deanda
- 508 William Thomas
- 508 Jesse Doherty
- 507 Eileen Burningham

MGA/RGA GROWTH BONUS

MGA

1 TALEB JAMMOUL HAJALI \$119,101 Walter Icaza	2 ENO IFTIU \$118,965 AO	3 IAN ZOLLOS \$70,126 S-S-Parks-Salvaggi	4 BLENDAR BANE \$64,951 AO	5 ASHLEY RUST \$63,615 AO
6 JOSEPH TOMANOVICH \$58,147 AO	7 ZACKAREA HAKIM \$41,586 AO	8 NICHOLAS CHUMA \$41,361 S-S-Bendure-Hartwig	9 JHANNA VALERIO VIVAS \$40,809 Beto Quintero	10 JEFFREY ESPINAL \$37,273 Theodore Pappas

MGA ROOKIE

1 JOSEPH GOJCAJ \$92,621 AO	2 JORDAN STELZER \$49,941 Matthew Turnquist	3 ALEJANDRA LAREZ MORALES \$33,695 Jesus Romero	4 SABRINA AGOSTINI \$23,547 AO	5 ALEXANDER GOMEZ \$20,318 Kevin Holtz
6 AUBRIE RAY \$18,457 Greg Graham	7 HERIBERTO CHAVEZ \$16,744 Andrew McQuade	8 ALEXANDRIA GREER \$12,987 Stephen Giddens	9 VIVIAN TRINH \$10,186 AO	10 PAIGE ZUZICK \$7,840 Fisher-Zuzick

RGA

1 MARIO HAJRO \$166,469 AO	2 TAULANT BANE \$126,670 AO	3 MARK DUSHAJ \$95,871 AO	4 MARK NEILSON \$85,053 AO	5 JESSICA CHANG \$51,468 AO
6 CARMEN PENA GUEDEZ \$49,076 Jesus Romero	7 BRANDON SUMMERTON \$42,992 AO	8 JOSHUA OLIN \$41,687 AO	9 CHRISTOPHER HINTZ \$32,156 AO	10 TALEB JAMMOUL HAJALI \$23,351 Walter Icaza

SEPTEMBER BONUS LEADERS

PAYOUT: \$3,146,917

QUALIFIERS: 190

MGA

\$ 119,101	Taleb Jammoul Hajali
118,965	Eno Iftiu
70,126	Ian Zollos
64,951	Bledar Bane
63,615	Ashley Rust
58,147	Joseph Tomanovich
41,586	Zackarea Hakim
41,361	Nicholas Chuma
40,809	Jhanna Valerio Vivas
37,273	Jeffrey Espinal

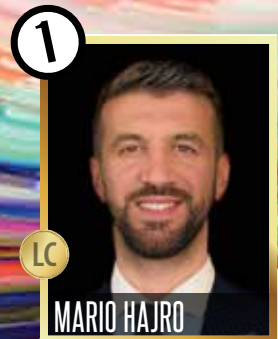
MGA ROOKIE

\$ 92,621	Joseph Gojcaj
49,941	Jordan Stelzer
33,695	Alejandra Larez Morales
23,547	Sabrina Agostini
20,318	Alexander Gomez
18,457	Aubrie Ray
16,744	Heriberto Chavez
12,987	Alexandria Greer
10,186	Vivian Trinh
7,840	Paige Zuzick

RGA

\$ 166,469	Mario Hajro
126,670	Taulant Bane
95,871	Mark Dushaj
85,053	Mark Neilson
51,468	Jessica Chang
49,076	Carmen Pena GuedeZ
42,992	Brandon Summerton
41,687	Joshua Olin
32,156	Christopher Hintz
23,351	Taleb Jammoul Hajali

RG&A LEADERSHIP BONUS



MARIO HAJRO

\$52,346
AO



TAULANT BANE

\$35,841
AO



JOSHUA OLIN

\$24,971
AO



JOHN ORR

\$9,259
Albert Serur



SPENCER SIMMONS

\$7,475
Albert Serur



ZENON ZORIJ

\$5,595
S-S-Parks-Salvaggi



NICHOLAS GASPARRO

\$4,732
Sabrina Lloyd



MARLA SEICEAN

\$4,504
S-S-Parks-Salvaggi

SEPTEMBER BONUS LEADERS

PAYOUT: **\$761,097**

QUALIFIERS: **191**

- \$ 52,346 Mario Hajro
- 35,841 Taulant Bane
- 24,971 Joshua Olin
- 24,668 Mark Neilson
- 23,670 Mark Dushaj
- 23,614 Daniel Pacheco
- 21,324 Taleb Jammoul Hajali
- 19,343 Eno Iftiu
- 18,826 Luis Vidal
- 18,153 Jorge Caridad
- 14,355 Nicholas Chuma
- 12,886 Mark Bernsdorff
- 11,934 Mike Paragiou
- 11,329 Tahis Quintero Bonilla
- 11,112 Astrid Ebner
- 11,101 Clayton Slaughter
- 10,685 Anthony Mazurkewicz
- 10,550 Justin Adams
- 10,419 Jenny Kim
- 9,739 Joseph Crivelli
- 9,647 Carmen Pena Guedez
- 9,217 Corey Helly
- 8,347 Eric Thompson
- 8,149 Michael Cirelli
- 8,022 Sara Vaz
- 7,998 Hemerson Gonzalez
- 7,847 Patrick Donovan
- 7,434 Christopher Hintz
- 7,405 David Carpenter
- 7,363 Ashley Clarke
- 6,672 Jake Yagjian
- 6,329 Joshua Hosenbold
- 6,316 Carlo Buhay
- 5,859 Robert Hepler
- 5,607 Mark Lahijani
- 5,546 Todd Engelson
- 5,537 Cody Gardner

- \$ 5,531 Jordan Stelzer
- 5,347 Brandon Summerton
- 5,214 Matthew Ward
- 5,144 Gabriela Sime
- 4,750 Nathan Frahm
- 4,746 Paul Samra
- 4,706 Javier Diaz
- 4,604 Jeffrey Espinal
- 4,495 Mitzi Holmes
- 4,475 Veronica Coval
- 4,187 Abigail Luna Rodriguez
- 3,995 Stephen Jubrey
- 3,856 Ian Zollos
- 3,822 Sierra Kelsey
- 3,716 William Parmeter
- 3,572 Stephen Bowen
- 3,567 Adrain Alfred
- 3,558 Alexandra Graham
- 3,515 Jake Gelb
- 3,378 James Sodan
- 3,304 Aaron Friedlander
- 3,298 Spencer Koziej
- 3,277 Ryan Slone
- 3,272 Aaron Piotrowski
- 3,221 Alexander Gomez
- 3,171 James Fangmann
- 3,139 Gregory Rudolph
- 3,117 Heriberto Chavez
- 3,067 Chase Miller
- 3,051 Tami Chaimov
- 3,029 Brandon Minor
- 2,973 Melinda-Rae Lyse
- 2,941 Zackarea Hakim
- 2,886 Phi Phan
- 2,878 Patrick Knouse
- 2,869 Joseph Tomanovich
- 2,831 Alyssa Libby

- \$ 2,649 Gary Slocum
- 2,637 Andrew Bishop
- 2,574 Andrew Chambers
- 2,520 Steven King
- 2,502 Joshua Jackson
- 2,490 Kamal Tayyib
- 2,450 Tanner West
- 2,383 Michael Romero
- 2,378 Derek Foore
- 2,377 Doron Freud
- 2,335 Britton Costa
- 2,264 Giovanni Vacca
- 2,252 Tomarus Burks
- 2,208 Justin Sutton
- 2,170 Jhanna Valerio Vivas
- 2,132 Ryan Martin
- 2,097 Bobby Gujral
- 2,093 Ross Ewen
- 2,022 Beau Minnick
- 2,002 Ronald Rivera
- 1,950 Cisco Perez
- 1,932 Justin Hermann
- 1,841 Jessica Chang
- 1,804 Thomas J Vena
- 1,712 Justin Maska
- 1,704 Hasan Ghazal
- 1,662 Ryan Stenglein
- 1,651 Chris La Fond
- 1,620 Michael McKiernan
- 1,580 Bobby Park
- 1,560 Stella Roznovan
- 1,548 Joshua Goodman
- 1,513 Aubrie Ray
- 1,491 Daniel Perkins
- 1,444 Johnny Ly
- 1,387 Nikola Homesin
- 1,346 Michael Gerstein

- \$ 1,337 James Marks
- 1,314 Matthew Diulus
- 1,296 Beau Cullen
- 1,289 Ed-Maggie Myrthil
- 1,283 Saury Espailat
- 1,228 Viktorious Dugan
- 1,223 John Santosuosso
- 1,202 Zach Otto
- 1,200 Melissa Sidoti
- 1,167 Jessica Kay
- 1,160 Matthew Sutton
- 1,147 Shalom Chaimov
- 1,137 Robert Jackson
- 1,128 Matthew Conrad
- 1,128 Martin Groves
- 1,104 Jonathan Rindt
- 1,101 Jesus Parra
- 1,074 Jesse Doherty
- 1,064 Jinelly Carvajal
- 1,057 Raul Rojas
- 1,033 Christopher Bungay
- 989 Sabrina Agostini
- 948 Muzit Berhe
- 934 Kingsley Hansen
- 912 Adam Kidikas
- 881 Jadelene Welty
- 873 Brandon Gamagami
- 836 Blake Higuchi
- 833 Daniel Labbato
- 802 Chris McFoy
- 754 Venus Grier
- 752 Matthew Kerfoot
- 703 Matthew Hunsberger
- 698 Phillip Rigoli
- 652 Devon Chapman
- 652 Morgan Lobello
- 648 Jesse Benwell

- \$ 621 Nabil Atallah
- 561 Chilynn Acevedo
- 545 Daniel Schwartz
- 539 Noe Perez
- 536 Jovanie Scarlett

REINSTATEMENT BONUS

SEPTEMBER BONUS LEADERS

PAYOUT: **\$109,650**

QUALIFIERS: **184**

- \$ 9,259 John Orr
- 7,475 Spencer Simmons
- 5,595 Zenon Zorij
- 4,732 Nicholas Gasparro
- 4,504 Marla Seicean
- 4,498 Miguel Hernandez
- 4,127 Sami Mogannam
- 3,988 Orby Kelley
- 3,230 Mitchell Look

- \$ 3,195 Richard Barbour
- 2,556 Cody Toth
- 2,523 Phyto Phyto
- 1,697 Dason Phaul
- 1,568 Joseph Faisant
- 1,300 Loraine Patterson
- 1,178 Benjamin Newhouse
- 1,035 Gregory Caldwell
- 937 Ellen Tuttle

- \$ 936 Scott Dillingham
- 927 Denise Ley
- 900 Rosetta Wilkinson
- 839 Jonathan Phillips
- 833 Megan Russell
- 830 Joseph Hedborn
- 818 Joseph B Smith
- 811 Yasmin Kapadia
- 810 Marc D'Emilia

- \$ 759 Diane Carrion
- 742 Jack Keiderling
- 725 Leonard Budiac
- 700 Hal Herman
- 694 Johnathan Stajner
- 665 Mason Donovan
- 661 Russel Brooks-Martin
- 656 Outtara Ly-Beltre
- 608 Alvin Hagens

- \$ 591 Brittini Kwiecien
- 587 Anne Banco
- 579 Teresa Rasmussen
- 571 Benjamin Giamalva
- 503 Peter Kaplanis
- 503 Erik Graham

7 BONUS TOTAL: \$8,480,952

WORLD'S GREATEST \$2,421,209	LEADERSHIP \$1,484,199	RG&A LEADERSHIP \$761,097	MGA/RGA GROWTH \$3,146,917	SA/GA TRAINING \$377,630	REINSTATEMENT \$109,650	DIRECT VIP \$180,250
---------------------------------	---------------------------	------------------------------	-------------------------------	-----------------------------	----------------------------	-------------------------

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

Elite VIP Training Award



Q1 AWARD WINNERS

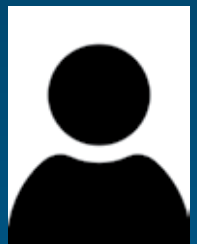
SUPERVISING AGENTS



Pablo Castro Gaulet
Sergio Carta
8 VIPs
\$90,478 VIPs Net ALP



Kelly Jones
Henderson-Locker
7 VIPs
\$96,301 VIPs Net ALP



Yuhail Castillo
Jesus Romero
6 VIPs
\$52,376 VIPs Net ALP



Andrea Silva
Jesus Romero
6 VIPs
\$45,396 VIPs Net ALP



Fation Vrushi
AO
5 VIPs
\$73,303 VIPs Net ALP

GENERAL AGENTS



Mayerlin Ramirez Davila
Walter Icaza
8 VIPs
\$64,965 VIPs Net ALP



Ana Machado Rodriguez
Quintero-Vidal
7 VIPs
\$54,727 VIPs Net ALP



Jason Kelley
Andrew McQuade
6 VIPs
\$44,879 VIPs Net ALP



Wade Campbell
Matthew Turnquist
6 VIPs
\$37,981 VIPs Net ALP



Dale Steely
Desi Dimitrova
6 VIPs
\$36,459 VIPs Net ALP

WHAT IS THE SA/GA ELITE VIP TRAINING AWARD?

Five SAs and five GAs recognized per quarter with the most direct Code VIPs. Tie-breakers will be decided by the SA/GA with the most Net ALP from the VIPs within that quarter.

APEX AWARD

Q1 AWARD WINNERS

SUPERVISING AGENTS



Yohely Ruiz Medina
Walter Icaza
4 Recruits
\$48,533 Recruits Net ALP



Jorge Del Rio
AO
4 Recruits
\$23,912 Recruits Net ALP



Carlos De Sousa Cardozo
AO
3 Recruits
\$74,969 Recruits Net ALP



Danny Bodish
Simon Arias
3 Recruits
\$31,285 Recruits Net ALP



Pablo Castro Gaulet
Sergio Carta
3 Recruits
\$22,833 Recruits Net ALP

GENERAL AGENTS



Calvin Dickherber
S-S-Parks-Salvaggi
5 Recruits
\$14,555 Recruits Net ALP



Ana Machado Rodriguez
Quintero-Vidal
4 Recruits
\$64,829 Recruits Net ALP



Nelson Sucre
Sergio Carta
4 Recruits
\$35,429 Recruits Net ALP



Carlos Colina
Beto Quintero
3 Recruits
\$36,113 Recruits Net ALP



Antonio Reyes
Albert Serur
3 Recruits
\$32,288 Recruits Net ALP

WHAT IS THE SA/GA APEX AWARD?

Five SAs and five GAs recognized per quarter based on how many eligible personal recruits become a New Associate in that quarter. Tie-breakers will be decided by the SA/GA with the most Net ALP from the Personal Recruit Codes within that quarter.

FOUNDERS CLUB

September Qualifiers—
Outstanding Producers & PR Representatives:



Firat Ucar

AO
3 Qualifications
\$641,663 Net ALP
88.7 RET



Joshua Dishong

S-S-Bendure-Hartwig
11 Qualifications
\$291,333 Net ALP
80.0 RET



Roger Fung

Mathew Hart
9 Qualifications
\$169,084 Net ALP
80.1 RET



Alvin Ali

Andrew McQuade
7 Qualifications
\$147,775 Net ALP
84.9 RET



Alexis Hawkins

Simon Arias
2 Qualifications
\$143,043 Net ALP
83.3 RET



Kevin Ishikane

AO
9 Qualifications
\$118,980 Net ALP
91.9 RET



Damon Stroup

Mathew Hart
5 Qualifications
\$114,110 Net ALP
87.4 RET



David Staffieri

AO
2 Qualifications
\$102,137 Net ALP
86.4 RET



Derrick Mason

Chad Deley
5 Qualifications
\$99,925 Net ALP
90.3 RET



Max Quasem

Cohen-Velasquez
59 Qualifications
\$92,275 Net ALP
85.8 RET



Andrew Brown

AO
3 Qualifications
\$77,443 Net ALP
98.4 RET



Ikram Al-Shobaki

Byron Paz
1 Qualification
\$69,078 Net ALP
85.8 RET



Anna Guido Rohrer

Southern Ohio
2 Qualifications
10,095 Cards

SGA Elite VIP Training Award

SEPTEMBER LEADERS



Theodore Pappas
17% Increase in VIPs



Beto Quintero
28% Increase in VIPs



Jesus Romero
21% Increase in VIPs



Philip Prata
21% Increase in VIPs



Fisher-Hall
5% Increase in VIPs



Tiffany Wagner
24% Increase in VIPs



Walter Icaza
48% Increase in VIPs



Ralston-Ralston
31% Increase in VIPs



John Young
17% Increase in VIPs



West-Shogar-Moody
14% Increase in VIPs



West-Osili-Moody
75% Increase in VIPs



John Sparby
12% Increase in VIPs



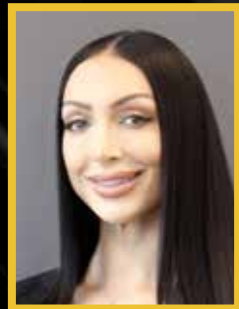
By top SGA in each category for the highest percentage of increase in total VIPs. The evaluation is tied to increase in VIPs year over year as a percentage of total codes.

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



Scott Whitford
Ryan Bisanz
Contracted 1/17/20
Qualified 9/30/23
\$1,011,181 Net ALP



Alexandra Longo
Hart-Lewicki
Contracted 9/4/19
Qualified 9/30/23
\$1,003,484 Net ALP



Hakan Ozalpaskan
Cohen-Velasquez
Contracted 11/14/11
Qualified 9/30/23
\$1,002,419 Net ALP

DIRECTORS OF THE MONTH



Leaders growing leaders

VP of the Month



Renee Jeffries

Renee had 70.68% growth over September 2022.

Sales Director of the Month



Diego Arangopuerta

Diego had 172.37% growth over September 2022.

PR Director of the Month



Stephanie Baumann

Stephanie met 149.65% of Objective during September 2023.

THE ULTIMATE MATCHUP



David Zophin

President
American Income/
National Income Division

It's the championship round.

Everything is on the line. It's up to you to decide how fiercely you'll play, how hard you'll fight. It's *You vs. You*, and the stakes have never been higher.

It's an interesting concept – competing against yourself – but it's one I've seen work so well, so effectively, I not only encourage our field force to take it on, but I've adopted it myself. That's because working against yourself is the only way to ensure your absolute best version will emerge.

If you're ready for that best version to come out, make every day count. Push yourself to the limit. And remember a few helpful pieces of advice:

- **Make the promise you'll always show up for yourself no matter what.** Follow through on that promise, and never allow you to let yourself down.

- **Always be prepared for when opportunity knocks.** You won't always know when it will come, so plan for the unplanned. Be ready for anything.
- **Make every day better than the day before.** Ask yourself if today's version of you is better than yesterday's. Make tomorrow's even better.
- **Know everything is a choice.** Some days will be harder than others, and unforeseen circumstances will always be part of life. But, the hard things often become the best things, and they can pave the way to a better future.
- **Constantly challenge yourself to be better.** If you don't, it's impossible to grow and to be the leader you need to be. Find your inner motivation to keep that challenge alive, maximize this once-in-a-lifetime opportunity, and don't ever let your teammates down.
- **Don't ever justify mediocrity.** Recognize your shortcomings and get to work on consistent self-improvement.
- **Discipline will make up for any lack of talent.** Discipline will also help you maintain a high level of intensity and focus, and it will allow you to accomplish whatever you set your mind to.

- **Know one good day, week, month, or year is no big deal.** When you become the best version of yourself, you become capable of consistent excellence. That means a good year is just the beginning!
- **Be obsessed with greatness.** Better yet, be obsessed with being the best version of yourself you can be. Work tirelessly toward becoming your ultimate self, and don't let anything stand in your way.

What it all boils down to is, when you're not performing at your best, the person you're hurting the most is you. So take this unparalleled opportunity and run with it. Know the sky is the limit and your potential is endless. Don't forget when it comes to business, the most effective leaders lead by example. So if you want to become a great leader, start by becoming your best self. Others will follow suit.

The clock is already running, so make sure you give it your all until the buzzer sounds. The match of the day is always *You vs. You* – you decide who the champion will be. 🏆



SEPTEMBER TOP PRODUCERS

The Monthly Top Achievers include the top Rookie Producer, Veteran Producer, SA and GA in their respective monthly categories, the top two MGAs and RGAs in Categories I-IV based on monthly % growth, the PR Representative with the most cards generated for the month, and the top two SGAs in Categories I-IV based on monthly % objective.



ROOKIE PRODUCER

FRANKO BILBILI
\$35,381 NET ALP



VETERAN PRODUCER

DANIEL PARAVISINI
\$206,806 NET ALP



SA

KARINA MORAN
\$46,729 1ST 6 MONTHS



GA

NELSON SUCRE
\$171,012 1ST 6 MONTHS



MGA CATEGORY IV

BLEDAR BANE
648.6% GROWTH



MGA CATEGORY IV

TALEB JAMMOUL HAJALI
238.9% GROWTH



RGA CATEGORY II

TAHIS QUINTERO BONILLA
761.5% GROWTH



RGA CATEGORY II

ERIC THOMPSON
338.4% GROWTH



PR REP CATEGORY I

MALKA ARONY
9,715 CARDS



SGA CATEGORY III

JESUS ROMERO
371.6% GROWTH



SGA CATEGORY II

BETO QUINTERO
254.5% GROWTH